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FAIR HOUSING COMPONENT

Submitted by:

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INTRODUCTION

1. LANSING HISTORICALLY ACTIVE IN THE HOUSING ARENA

The City of Lansing has a long history of involvement in the housing arena. The City has had in existence for many years comprehensive planning, zoning, and code enforcement efforts. Formal home repair programs have been operated for over a decade, and thousands of government assisted housing units have been constructed. Earlier this year, Lansing became the first community in Michigan to receive approval from the federal Department of Housing and Urban Development (HUD) for its Comprehensive Housing Assistance Strategy (CHAS). The City was also one of the first communities in the state to pass a Fair Housing ordinance, and has expanded the ordinance to protect classes not protected by State or Federal legislation.

Presently, the City is undertaking a detailed review of all aspects of housing, under the umbrella of the Lansing Housing Partnership. The effort includes significant participation by key private and public sector officials representing diverse components of the housing field.

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2. MULTI-COMPONENT CONSULTING STUDY

To provide further statistical information and analysis to housing strategy efforts, the City commissioned a multi-component consulting project.

A first objective of the consulting effort is to provide a "*Housing Demand Study*" to be considered by City officials for future program and planning efforts. A second objective is to provide a review of the fair housing situation in Lansing (and surrounding areas). The *Fair Housing Component* is also designed to address a variety of federally requested information areas. The results of the Fair Housing Component will be incorporated into the analysis of the Housing Demand Study.

To properly address these objectives, a detailed statistical profile of population and housing trends in Lansing has been developed. The analysis also considers regional trends, and compares Lansing to other older, established, cities in Michigan. The information provided in the profile is actually a separate component of the overall effort, for the information will have uses above and beyond the specific needs of the Housing Demand Analysis and Fair Housing Component.

3. THE APPROACH OF THIS DOCUMENT

This document is developed to be descriptive in nature. A thorough effort is made to describe in verifiable statistical detail the many facets of housing in Lansing, and what those descriptions reveal concerning housing equity. In this document, the consultants do not offer conclusions or specific recommendations. The document to be submitted for the Housing Demand Study, which will also serve as the final project report, will provide an opportunity for recommendations, with impacts on fair housing being an important consideration.

It is valuable to note that the final summary and recommendations of the overall Lansing Housing Partnership effort can be viewed as an eventual addendum to this Fair Housing Component, by crystallizing the future strategy and programs of the City in addressing housing needs, including fair housing.

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4. SOURCES

The primary statistical source for the analysis is the United States Census. The authors appreciate the limitations of the Census, particularly with regard to homeless and very low income individuals. In addition, publication of 1990 Census information by the Bureau of the Census is significantly behind schedule. A variety of key 1990 Census data is not yet available, while other important components have only become available within the last few weeks (May of 1992). At the time this report is written, reliable tract and block data are not available for much of the socio-economic information that relates to housing. Furthermore, in that even the data that is available are summary data, it is not possible at this juncture to develop precise subgroupings. For example, a question involving cross-tabulations such as "contrast homeownership rates for the Black population who have households incomes above the median income, with the White population who also have incomes above the median" cannot be answered at this juncture.

Even given the limitations, however, the 1990 Census information is viewed as unquestionably the most thorough compendium of housing and population data. In addition, the Census allows consistent comparisons between decades, and between geographic areas, which reliance on solely locally generated information would not allow.

5. COMMON DATA COMPARISONS

The data points vary for each information area, based upon availability of data and the need for elaboration.

5.1 Trends

Citywide 1990 Census data are provide for each of the data areas discussed. Often, comparisons are made to the Census totals for 1980 and 1970 in order to identify significant trends. Locally generated information, such as data supplied by the Greater Lansing Board of Realtors, is utilized on occasion to further examine more recent trends.

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5.2 Regional Comparisons

Important comparisons are made to the surrounding areas, particularly the "*Non-Lansing*" portion of Ingham county. The authors determined that an examination of the demographics of the remainder of Ingham was more revealing than simply a clustering of the data for three or four counties. In addition, by taking the additional step of removing Lansing from Ingham, the contrast is much more meaningful than simple a county-city comparison. To develop these statistics, it was necessary to first separate the Eaton County portion of Lansing from the remainder, then subtract this total from the total for all of Ingham. This is laborious process, but yields highly valuable insight.

The comparisons are particularly important to Fair Housing considerations. It is difficult to envision a scenario where segregation concerns in any city can be fully addressed without also addressing segregation concerns in the surrounding communities.

5.3 Comparisons Within the City

For many issues, it is not sufficient to look only at Lansing as a whole. Therefore, extensive use is made of Census tract information. A Census tract typically totals approximately 4,000 residents.

To represent the central city portion of Lansing, twenty census tracts were chosen. Each of the tracks share geographic area with one of the present neighborhood target areas for City programs.

It is noted that one minor statistical problem with the Census tracts is that on the outer boundaries of Lansing, several tracts are "split tracts". These are tracts that have residents from both Lansing and other Census communities (such as East Lansing). Even though the authors use various manipulations to address the situation, it occasional can create minor problems when totalling tract data. The problem does not impact in any particularly notable manner the central city tracts, and is likely invisible to all but the most precise demographers.

A map of Census tracts is provided on the following page. The map appeared in the 1990 CHAS document, and displays the neighborhood strategy area boundaries.

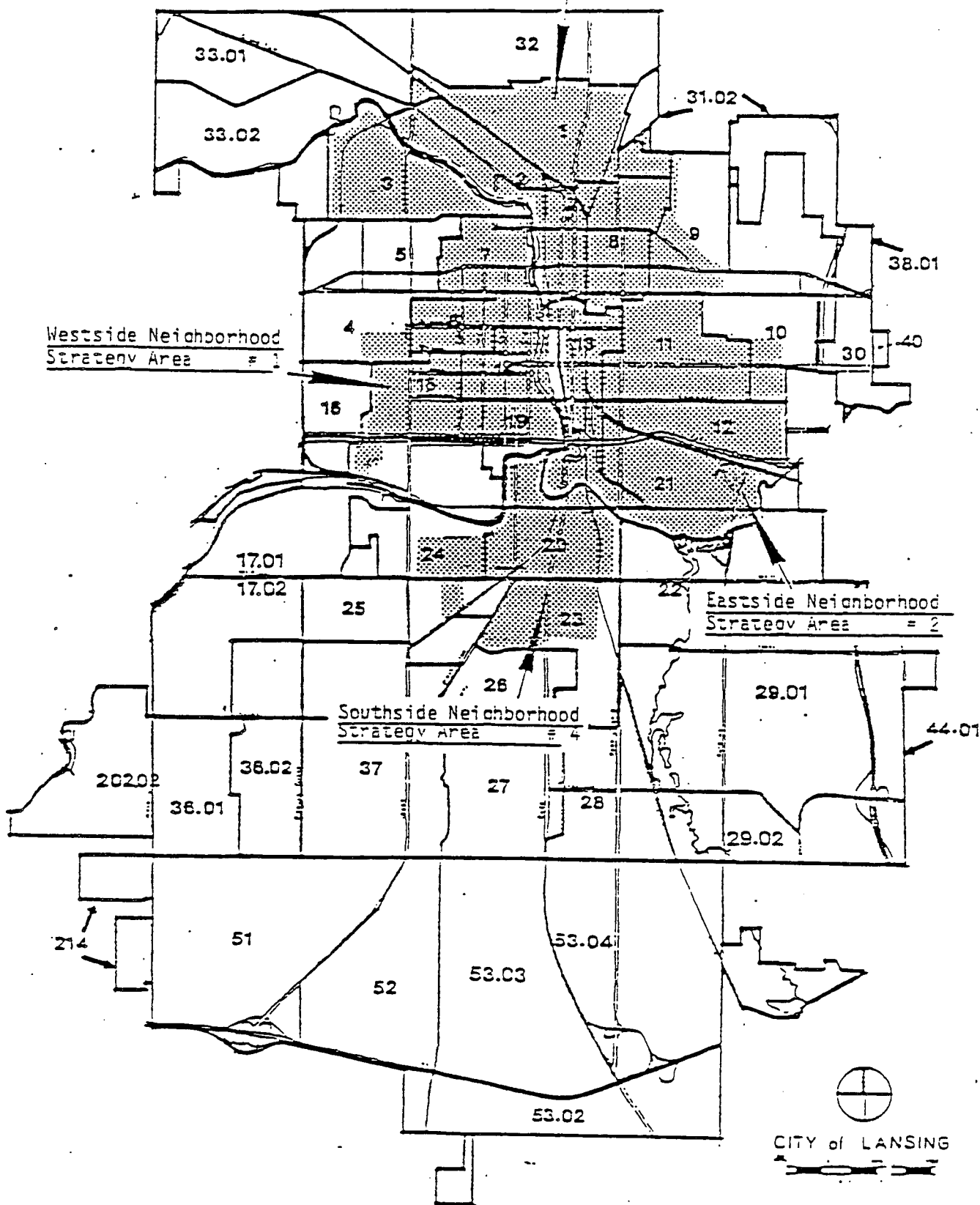
CENSUS TRACTS

Northside Neighborhood
Strategy Area = 3

Westside Neighborhood
Strategy Area = 1

Eastside Neighborhood
Strategy Area = 2

Southside Neighborhood
Strategy Area = 4



NEIGHBORHOOD STRATEGY AREAS

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There has been insignificant changes in Census boundaries during the last decade. One terminology change of note is simply that the tract that in previous decades was enumerated as tract 11, is now tract 65.

The authors have available a compendium of "block group" data published by the Census Bureau, for population and housing factors. The data, while useful for concerns in very specific geographic areas, is simply too ponderous to repeat in this document.

6. FORMAT OF THIS DOCUMENT

As noted, this "Fair Housing Component" addresses a variety of specific items requested by HUD. This format does not lend itself to providing a document that is particularly smooth or dynamic to read. The format does serve to assure the City and HUD, however, that requested information facets are adequately and sincerely addressed within the constraints of data availability, and provides a data base for future examination.

The first Chapter is devoted to providing a thorough Census based statistical profile of population and housing in Lansing.

Chapter II addresses Census based racial demographics, and includes calculations of spatial integration indexes for the region and the community. The comparisons with Non-Lansing Ingham are particularly revealing.

Chapter III scrutinizes certain mortgage lending information that is officially available to the public.

Chapter IV reviews present fair housing laws and programs in the Lansing area.

Chapter V focuses on various information areas requested by HUD that were not covered in the earlier sections. Of particular importance is data that a variety of non-profit agencies, have gathered regarding the homeless population of Lansing.

I. CENSUS BASED STATISTICAL PROFILE

(Excluding Racial Characteristics)

As described in the Prologue, available 1990 Census is used to establish a profile of population, housing, and income for Lansing. Census information has various limitations, but does provide a solid starting point for discussion and analysis. Furthermore, the consistency of Census definitions is very useful for analyzing trends and making comparisons between communities.

The information addresses to the fullest extent possible, at this time, the Census data based requested by HUD for the Fair Housing review.

This Section is divided into three major groupings:

1. Demographics
2. Housing
3. Economics

1. POPULATION DEMOGRAPHICS

1.1. Number of Individuals

The 1990 United States Census population for the City of Lansing is 127,321. This represents a loss of 3,094, or 2.37% during the decade of the 1980s. This continues a twenty year trend, in contrast to the growth of the 1960's:

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	<u>Lansing Population</u>	<u>Decade Growth Rate</u>
1990	127,321	- 2.37%
1980	130,415	- 0.86%
1970	131,546	+22.02%*
1960	107,807	

* The 1960 to 1970 rate was impacted by annexations.

The decline during this past decade, while a concern, merits comparisons with other large established cities in Michigan:

<u>City</u>	<u>Rate of Pop. Growth in 1980's</u>
Detroit	-14.6%
Flint	-11.8%
Grand Rapids	+ 4.0%
Kalamazoo	+ 0.7%
Pontiac	- 7.2%
Saginaw	-10.3%
Warren	-10.1%

The State as a whole experienced a slight population gain of 0.4%.

The Ingham County portion that does not include Lansing experienced a growth rate of over 6.5% during the 1980s.

A review of "net migration" statistics is insightful. The Ingham County 1990 census population is established at 281,912. This represents a gain of 6,392, or 2.3%, over 1980. During the 1980's, births in Ingham exceeded deaths by 27,359. Thus, a figure of 20,967 can be derived for the net migration from the county during the 1980's. If such a trend were to continue, definite impacts would be felt in the housing market.

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1.2. Gender and Age Population Characteristics

Chart I-1 exhibits the trends in gender and age characteristics for Lansing and non-Lansing Ingham.

It is interesting that the decline in the number of males in the City during the last 20 years is approximately three times the decline in the number of females. This may relate to the increase in the number of female-headed households, which has implications for income and housing. These areas will be discussed further in a later segment of this section.

Chart I-1 also exhibits the changes in age clusters. The median age in Lansing has increased rather dramatically during the last twenty years (from 24.9 in 1970 to 29.7 in 1990). This is primarily due to the major decline in the number of children. Even non-Lansing Ingham, often thought of as a magnet for families, experienced a decline in the number of individuals age 17 and below, at the same time the total population was rising.

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TABLE I-1

**Characteristics of the Population
Lansing and Ingham County--1970-1990**

Characteristic	City of Lansing			Ingham County (ex. Lansing)		
	1970	1980	1990	1970	1980	1990
Sex Composition						
Number of Males	63,564	62,278	60,351	65,559	73,348	77,209
Percent Male	48.3	47.8	47.4	50.2	49.0	48.5
Number of Females	67,982	68,137	66,970	65,126	76,198	82,003
Percent Female	51.7	52.2	52.6	49.8	51.0	51.5
Age Composition						
Age 0-17	47,507	38,128	31,722	38,126	35,436	34,867
Percent of Total	36.1	29.2	24.9	35.0	23.7	21.9
Age 18-64	79,714	80,877	80,236	85,853	104,927	112,015
Percent of Total	60.6	62.0	63.0	65.7	70.2	70.3
Age 65 and older	11,038	11,410	12,171	6,706	9,183	12,330
Percent of Total	8.4	8.7	9.6	5.1	6.1	7.7
Median Age (years)	24.9	26.1	29.7	24.9	25.4	31.8

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The number of individuals in Lansing age 65 and over grew from 11,410 in 1980 to 12,171 in 1990. At 9.6% of the total 1990 population, Seniors clearly represent a significant portion of the Lansing population, but in balance with the senior population in all of society. From the 1970 census to the 1990 census, the Ingham non-Lansing age 65 and over population grew by an amount roughly five times greater than that of Lansing.

For planning purposes, it is interesting to investigate the distribution of the senior population within the City. Table I-2 examines senior figures for the 20 target tracts.

The chart displays that the senior population is spread rather evenly throughout the target tracts. This tends to hold true for non-target tracts as well.

Within the target tracts only one, tract 14, stands out. This figure is impacted by the very low population in the tract, and the presence of senior housing.

It is interesting to note that 15 of the target tracts had at least 10% of their respective populations age 65 or over in 1970, but only five had the same representation in 1990. In some tracts, the reduction was quite significant. Tract 6, for example, on the near north side of downtown, experienced a 67.8% reduction in the total number of Seniors.

The highest number of Seniors (672) in any census tract was in Tract 37, in the southwest quadrant of the City. This is not a target neighborhood tract.

The 1990 census also determined that 3,424 females age 65 and above lived alone in the City of Lansing.

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TABLE I-2

Proportion Elderly in Target Neighborhoods, 1970-1990

Tract	1970			1980			1990		
	Total Pop.	#ofElderly in Tract	Percent of Total	Total Pop.	#ofElderly in Tract	Percent of Total	Total Pop.	#ofElderly in Tract	Percent of Total
1	2,763	227	8.2	2,466	227	9.2	2,185	216	9.8
2	2,109	229	10.8	1,561	177	11.3	1,549	112	7.2
3	3,073	309	10.1	2,894	239	8.3	2,705	184	6.8
4	4,130	525	12.7	3,684	428	11.6	3,526	306	8.7
5	2,367	255	10.8	2,185	192	8.7	2,070	146	7.1
6	2,899	451	15.6	2,547	315	12.4	2,232	145	6.5
7	3,576	445	12.4	3,129	269	8.6	3,032	154	5.1
8	4,554	483	10.6	3,966	326	8.2	3,698	234	6.3
9	2,020	264	13.1	1,803	228	12.7	2,083	215	10.3
10	3,062	405	13.2	2,701	369	13.7	2,552	242	9.5
11*	5,060	604	11.9	4,167	421	10.1	4,059	245	6.0
12	3,006	299	9.9	2,660	225	8.5	2,651	169	6.4
13	1,843	199	10.8	1,629	131	8.0	1,620	198	12.2
14	134	35	26.1	229	116	50.7	196	51	26.0
15	4,153	295	7.1	2,271	221	9.7	2,583	262	10.1
16	1,811	130	7.2	1,567	137	8.7	1,273	164	12.9
19	946	90	9.5	743	68	9.2	732	70	9.6
20	5,374	626	11.6	4,815	396	8.2	4,265	210	4.9
21	3,081	326	10.6	2,609	248	9.5	2,454	167	6.8
24	4,344	601	13.8	3,809	447	11.7	3,563	334	9.4
Total or Average									
	60,305	6,798	11.3	51,435	5,180	10.1	49,028	3,824	7.8
City Total or Average									
	131,546	11,038	130,415	130,415	11,410	--	127,321	12,171	--
Percent of City Pop. Residing in Target Neighborhood									
	45.8	61.6	39.4	39.4	45.4	8.7	38.5	31.4	9.6

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1.3. Families

The number of families residing in Lansing has declined only modestly during the last two decades, but the proportion with that are "*female headed, no husband present*" (for brevity the term "*female-headed*" is used) has increased in a striking manner. The increase, however, was not as striking during the 1980's as it was in the previous decade.

City of Lansing

<u>Family Structure</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>
Number of families	32,983	32,339	31,428
Families with female head	3,886	6,845	8,397
Percent of total	11.8	21.2	26.7

Ingham County (excluding Lansing)

Number of families	27,393	31,760	34,587
Families with female head	1,783	3,734	4,677
Percent of total	6.5	11.8	13.5

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The proportion of female-headed families has more than doubled in the past two decades, both in Lansing and in non-Lansing Ingham. Within all of Ingham county, almost two-thirds of the female-headed households reside in Lansing.

An examination of the target neighborhood census tracts, in Table I-3, finds that the number of female-headed households has grown only modestly within the target tracts, compared to a much higher increase for the remainder of the city. This may be due in part to the significant number of apartment units that have been constructed during the last two decades near the outer border of the City. The figure is potentially an important consideration to social services that target female-headed households; such households are not clustered downtown.

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TABLE I-3

Proportion of Female Headed Households

<u>Tract</u>	<u>1970</u>			<u>1980</u>			<u>1990</u>		
	<u># FAMS</u>	<u># FHH</u>	<u>% FHH</u>	<u># FAMS</u>	<u># FHH</u>	<u>% FHH</u>	<u># FAMS</u>	<u># FHH</u>	<u>% FHH</u>
1	713	75	10.5	631	124	19.7	571	97	17.0
2	474	73	15.4	353	86	24.4	387	140	36.2
3	791	92	11.6	722	174	24.1	689	203	29.5
4	1,020	135	13.2	925	196	21.2	892	167	18.7
5	573	86	15.0	458	136	29.7	441	144	32.7
6	577	104	18.0	430	152	35.3	359	114	31.8
7	881	157	17.8	609	208	34.2	589	232	39.4
8	1,164	143	12.3	925	262	28.3	851	266	31.3
9	545	50	9.2	469	65	13.9	529	70	13.2
10	812	93	11.5	642	101	15.7	572	75	13.1
11*	1,142	160	14.0	815	214	26.3	818	203	24.8
12	726	110	15.2	575	147	25.6	594	160	26.9
13	427	87	20.4	321	124	38.6	296	115	38.9
14	7	0	0.0	23	7	30.4	3	0	0.0
15	919	290	31.6	470	234	49.8	496	181	36.5
16	428	64	15.0	407	99	24.3	359	56	15.6
19	186	22	11.8	87	24	27.6	94	29	30.9
20	1,316	201	15.3	1,076	408	37.9	951	312	32.8
21	779	146	18.7	640	180	28.1	605	156	25.8
24	1,151	132	11.5	1,012	181	17.9	923	134	14.5
Total/ Average	14,631	2,220	14.4	11,590	3,122	26.9	11,019	2,854	25.9
City Total/ Average	32,983	3,886	11.8	32,339	6,845	21.2	31,428	8,397	26.7
Percent of City Total	44.4	57.4	--	35.8	45.6	--	35.1	34.0	-

* Tract number changed to 65 in 1990.

Sources: U.S. Bureau of the Census (1973) Census of Population and Housing: 1970 Census Tracts, Lansing, Mich. Final Report PHC(1)-106. U.S. Government Printing Office. 1980 and 1990 tabulations from Summary Tape File 1A.

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1.4. Household and Family Size

The size of households has been declining in Lansing, and throughout the United States. The figures below exhibit Lansing and the non-Lansing portion of Ingham.

<u>City of Lansing</u>			
<u>Households</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>
Total	42,643	49,516	50,635
One person	8,079	12,970	14,740
% of total	18.9	26.2	29.1
Persons/hh.	3.26	3.23	2.50

<u>Ingham County (excluding Lansing)</u>			
Totals	34,743	47,437	53,882
One person	4,676	9,866	12,778
% of total	13.5	20.8	23.7
Persons/hh.	3.08	2.64	2.60

The persons per household trend has potentially profound impact on any projections regarding need and desires for various types of housing in the future. The trend will definitely be a major consideration in the housing demand study.

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It is noteworthy that the number of one person households in Lansing actually declined during the 1980's. Therefore, the decline in the number of persons per household is derived from a decline in the number and size of larger families. The "persons per family" figure for Lansing for 1990 is 3.12.

Presently available census information does not allow for a specific examination of families with children.

1.5. Disability

The Census information thus far has only provided "disability" information for individuals age 16 or above. Even that information is available on only a citywide basis, and is subject to significant revision by the Census Bureau.

The table below summarizes the Census disability information for Lansing. The group is limited to the "civilian, noninstitutionalized persons."

Persons 16 to 64	82,712
With a mobility of self-care limitation	10,895
With a mobility limitation	8,717
With a self-care limitation	3,368
With a work disability	8,837
In labor force	4,021
Prevented from working	3,950
 Persons 65 and over	 11,914
With a mobility or self-care limitation	4,723
With a mobility limitation	4,171
With a self-care limitation	1,565

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Of what was traditionally considered the "working age population," over one in eight report a mobility or self-care limitation.

Of the entire group age 16 or over, 12,888 report a mobility limitation. This is an important consideration for building codes and transportation planning. It is also reiterated that the figure does not include individuals age 15 or below.

The disability area is one where future Census releases, which may not be available until 1993, will provide much more detailed and targeted information.

2. HOUSING

The changes in housing during the past two decades has certain similarities to those discussed regarding population. The comparative totals from one Census to the next are not dramatically different, but a review of the various components finds enlightening information. The changes in Lansing, while significant, are not nearly as striking as experienced by other older, established communities in Michigan.

Chart I-4 Summarizes the Housing Characteristics of Lansing in 1990, as well as exhibiting the trends during the last two decades, and trends in the non-Lansing portion of Ingham county.

The chart will be referred to frequently during the narrative for this Section of the report.

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TABLE I-4

FAMILY STRUCTURE AND HOUSEHOLD SIZE CHARACTERISTICS

Characteristic	City of Lansing			Ingham County (ex. Lansing)		
	1970	1980	1990	1970	1980	1990
Family Structure						
Number of Families	32,983	32,339	31,428	27,393	31,760	34,597
Families with Female Heads	3,886	6,845	8,397	1,783	3,734	4,677
Percent of Total	11.8	21.2	26.7	6.5	11.8	13.5
Household Size						
Total Households	42,643	49,516	50,635	34,743	47,437	53,882
One person	8,079	12,970	14,740	4,676	9,866	12,778
Percent of Total	18.9	26.2	29.1	13.5	20.8	23.7
2-4 persons	26,287	30,826		23,256	31,962	
Percent of Total	61.6	62.3		66.9	67.4	
5 or more persons	8,277	5,720		6,811	5,609	
Percent of Total	19.4	11.6		19.6	11.8	
Persons per household	3.26	3.23	2.50	3.08	2.64	2.52

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2.1. Number of Units

Even though the population of Lansing declined, the total number of housing units increased between the 1980 and 1990 census tabulations.

A 3.8% growth in the total number of units occurred during the decade, with an imposing 19% increase since 1970. The non-Lansing portion of Ingham experienced a very striking 56.6% increase in the total number of units during the 20 year period.

Within the target neighborhoods, Tract 15, on the southeast quadrant of the downtown, experienced one of the greatest increases in the total number of units during the past decade (from 993 to 1,339, or over 35%). Major decreases were rare, with tract 7 losing approximately 10% of its units.

2.2. Vacancy Rates

The vacancy rate for Lansing housing increased to 6.1% for 1990. The homeowner vacancy rate was only 1.5% however, while the vacancy rate for rental units was 6.8%. These compare very well with the statewide averages of 1.3% for owner-occupied housing, and 7.2% for rental units.

Vacancy rates in target neighborhoods are explored in Table I-5.

The target neighborhoods experienced a vacancy rate of 8.6%, compared to the remainder of Lansing that experienced a rate of 4.6%.

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TABLE I-5

Vacancy Status of Housing in Target Neighborhoods

<u>Tract</u>	<u>1970</u>			<u>1980</u>			<u>1990</u>		
	<u># HUs</u>	<u># Vacant</u> <u>HUs</u>	<u>Vacancy</u> <u>Rate</u>	<u># HUs</u>	<u># Vacant</u> <u>HUs</u>	<u>Vacancy</u> <u>Rate</u>	<u># HUs</u>	<u># Vacant</u> <u>HUs</u>	<u>Vacancy</u> <u>Rate</u>
1	884	31	3.5	881	32	3.6	873	42	4.8
2	755	57	7.5	677	73	10.8	643	62	9.6
3	1,018	33	3.2	1,072	39	3.6	1,069	65	6.1
4	1,383	49	3.5	1,402	51	3.6	1,388	62	4.5
5	787	31	3.9	743	30	4.0	715	71	9.9
6	1,581	187	11.8	1,372	95	6.9	1,264	183	14.5
7	1,680	122	7.3	1,659	146	8.8	1,489	217	14.6
8	1,587	78	4.9	1,441	86	6.0	1,327	121	9.1
9	696	20	2.9	708	30	4.2	911	44	4.8
10	1,125	45	4.0	1,115	35	3.1	1,151	67	5.8
11*	2,031	171	8.4	1,934	103	5.3	1,833	145	7.9
12	1,013	63	6.2	1,007	38	3.8	1,039	102	9.8
13	881	82	9.3	818	86	10.5	887	129	14.5
14	94	9	9.6	195	16	8.2	141	4	2.8
15	1,648	241	14.6	993	133	13.4	1,339	141	10.5
16	502	13	2.6	500	15	3.0	493	21	4.3
19	605	62	10.3	500	75	15.0	458	42	9.2
20	2,164	155	7.2	2,069	167	8.1	1,860	181	9.7
21	1,015	56	5.5	977	55	5.6	961	65	6.8
24	1,550	53	3.4	1,511	43	2.9	1,480	72	4.9
Total/									
Average	22,999	1,531	6.7	21,574	1,348	6.2	21,321	1,836	8.6
City									
Total/									
Average	45,300	2,634	5.8	51,948	2,414	4.6	53,919	3,284	6.1
Percent									
of Total/									
Average	50.8	58.1	-	41.5	55.8	-	39.5	55.9	-

* Tract number changed to 65 in 1990.

Sources: U.S. Bureau of the Census (1973) **Census of Population and Housing: 1970 Census Tracts, Lansing, Mich.** Final Report PHC(1)-106. U.S. Government Printing Office. 1980 and 1990 tabulations from Summary Tape File 1A.

FAIR HOUSING COMPONENT

Four of the target neighborhoods (6,7,13, & 15) experienced double digit rates in 1990, while 1980 also had four tracts in the target neighborhoods with double digit rates. The largest numerical increase in vacancies since 1980 occurred in tract 6, with an increase of 88 units in the 10 year period. Interestingly, the tract actually had a higher number of vacant units in 1970 (187 versus 183), but the total number of units in the tract decreased by 317 during the 20 year period. This may be attributable both to destruction and to conversion of housing units to office space in the near downtown area. Tract 19, on the south side of downtown, exhibited the greatest improvement in vacancy rate during the 1980's. The City has been actively involved in the area.

2.3. Owner and Renter Occupied

A concern for Lansing officials, indeed for officials in all older cities, is the trend toward an increasing proportion of the housing stock to be renter occupied. This is not to suggest that rental units are intrinsically bad for a community. Concern does exist (whether justifiable or not) that if a large portion of the housing stock in a community is controlled by absentee owners, there exists a greater danger of a general loss of physical maintenance and reinvestment.

A careful examination of the Lansing data suggests that while a downward trend is occurring in Lansing, owner-occupied housing is not disappearing, and Lansing is probably in a better situation than most other older cities in Michigan. These statistics are carefully examined here.

--Proportion Trend

The trend in proportions over the last two decades is evident:

FAIR HOUSING COMPONENT

Percentage of All Housing Units

	<i>Owner-Occupied</i>	<i>Renter Occupied</i>
1970	66.7%	33.3%
1980	57.3%	42.7%
1990	54.8%	45.2%

--Changes in Number of Units

The *total number* of owner-occupied units, however, has not changed radically (particularly remembering that the total population decreased by 4,225 from 1970 to 1990).

Number of Owner-Occupied Units

1970	28,443
1980	28,373
1990	27,737

A net loss in 20 years of 706 certainly does not suggest a death knell for owner-occupied housing within the city of Lansing.

The trend toward a higher proportion of rental units does not stem from a loss of owner-occupied units, but from a significant increase in the number of renter occupied units, most particularly between the years 1970 and 1980.

FAIR HOUSING COMPONENT

Number of Renter Occupied Units

1970	14,200
1980	21,143
1990	22,898

The total number of units, owner and rental, in Lansing increased by 1,971 between 1980 and 1990, and by 8,619 between 1970 and 1990. Annexations have some impact on the increase of the 1970's.

Generally speaking, given the decline in population, the demand for new units stems in large part from the declining number of persons per household. Even though some of the units added to the housing stock may be less than ideal, and in some cases unwanted, the total net increase in the number of units since 1970, while the population is declining, is not a sign of a stagnant housing situation.

--Comparison with other Michigan cities

Of interest are the owner-occupied trends in other Michigan cities. The following chart suggests that Lansing has not experienced the level of decline experienced in other older cities:

<u>City</u>	<u>Percent decline in total number of owner-occupied units 1970 to 1990</u>
Detroit	33.7%
Flint	25.7%
Grand Rapids	.1%
Jackson	15.0%
Kalamazoo	5.9%
Lansing	2.5%

FAIR HOUSING COMPONENT

It is notable that Grand Rapids, which of all established cities likely had the best economic growth, also had a net decrease in the total number of owner-occupied units.

Lansing can take some comfort in the fact that the base number of owner-occupied units has not decreased dramatically, certainly far less than in many other cities. Furthermore, with the decrease in household size, and the land assembly limits all cities face in attempting to site new subdivisions, the trend for Lansing is no worse than what might have been anticipated, and, perhaps, even better than expected.

--Non-Lansing Ingham

Even though the problem citywide may not be as drastic as may be faced elsewhere, a comparison with the non-Lansing Ingham figures is very revealing. During the 20 year period when Lansing was holding its own by losing "only" 706 owner-occupied units, non-Lansing Ingham was gaining 11,539 owner-occupied units. These newer units make contributions to overall housing value, housing quality and property tax income that cannot be ignored. The growth cannot be attributed to the location of any mammoth job centers, such as large factories, in the eastern portion of the county.

--Target tracts

It is valuable to examine the target neighborhood tracts to determine if more dramatic changes are occurring within Lansing itself. Table I-6 exhibits the proportion of renter occupied housing in target neighborhoods for the last three census periods. Each of the target neighborhood tracts has experienced an increase in the proportion of rental occupied housing, although in a few cases the actual number of rental units has decreased.

It is evident, however, that Lansing's growth in the total number of rental units has occurred primarily outside the target neighborhoods. In 1970, the five tracts with the largest number of rental units (6,7,11,15 & 20) were responsible for more than 55% of the rental units in the target neighborhoods, and 37% of all rental units in the City. The figures for the five largest, in terms of rental units, target neighborhood tracts in 1990 account for 48% of the rental units in the target tracts, and 22% of the citywide total.

FAIR HOUSING COMPONENT

TABLE I-6

PROPORTION OF RENTER OCCUPIED HOUSING IN TARGET NEIGHBORHOODS

Tract	1970			1980			1990		
	# Occ	# Renter	Renter	# Occ	# Renter	Renter	# Occ	# Renter	Renter
		Occup	Occup		Occup	Occup		Occup	Occup
	HUs	HUs	Rate	HUs	HUs	Rate	HUs	HUs	Rate
1	853	196	23.0	849	213	25.1	831	218	26.2
2	698	372	53.3	604	323	53.5	581	345	59.4
3	985	236	24.0	1,033	364	35.2	1,004	422	42.0
4	1,334	265	19.9	1,351	314	23.2	1,326	346	26.1
5	756	242	32.0	713	273	38.3	644	279	43.3
6	1,394	1,094	78.5	1,277	1,068	83.6	1,081	918	84.9
7	1,558	1,077	69.1	1,513	1,105	73.0	1,272	974	76.6
8	1,509	531	35.2	1,355	638	47.1	1,206	587	48.7
9	676	120	17.8	678	161	23.7	867	319	36.8
10	1,080	236	21.9	1,080	308	28.5	1,084	385	35.5
11*	1,860	986	53.0	1,831	1,097	59.9	1,688	997	59.1
12	950	275	28.9	969	411	42.4	937	442	47.2
13	799	629	78.7	732	611	83.5	758	677	89.3
14	85	81	95.3	179	175	97.8	137	133	97.1
15	1,407	981	69.7	860	569	66.2	1,198	958	80.0
16	489	73	14.9	485	85	17.5	472	75	15.9
19	543	477	87.8	425	388	91.3	416	395	95.0
20	2,009	1,102	54.9	1,902	1,178	61.9	1,679	1,080	64.3
21	959	293	30.6	922	334	36.2	896	367	41.0
24	1,497	287	19.2	1,468	341	23.2	1,408	353	25.1
Total/									
Average	21,441	9,553	44.6	20,226	9,956	49.2	19,485	10,270	52.7
City									
Total/									
Average	42,643	14,189	31.3	49,516	21,163	40.8	50,635	22,898	42.5
Percent									
of Total/									
Average	50.3	67.3	-	40.8	47.0	-	38.5	44.9	-

* Tract number changed to 65 in 1990.

Sources: U.S. Bureau of the Census (1973) **Census of Population and Housing: 1970 Census Tracts, Lansing, Mich.** Final Report PHC(1)-106. U.S. Government Printing Office. 1980 and 1990 tabulations from Summary Tape File 1A.

FAIR HOUSING COMPONENT

--Conversions

An important concern is the conversion of owner-occupied housing to rental housing. This is particularly true if the conversion came not because of long term financial planning decisions by previous homeowners who want to be landlords, but because a house could not be sold at a reasonable price, forcing a rental situation. It is not possible to directly ascertain the number of conversions from the Census data that is presently available. We know that the number of owner-occupied houses decreased by 636 units during the last decade. It is likely that many were converted to rental. Yet, given demolitions, and that some new units were built, a specific number is elusive. Further research is being undertaken to better ascertain the true degree of conversion.

2.4. Single Family Units

Closely related to the trends in rental and owner-occupied housing are the trends experienced by single family units (both owner and rental) and multiple family units. As with owner-occupied units, the proportion of single family units has declined over the twenty year period, although the absolute number of units has not.

Table I-7 exhibits the single family unit trends for the target neighborhood tracts, as well as the city totals.

The figures parallel the findings of the owner-occupied statistics. A reduction is occurring, and is a source of concern, but the pace has been gradual.

A conversion from owner-occupied to rental will not always mean a change from single family to multiple family, however the subdivision of large older houses into apartments is known to occur with some frequency in Lansing. In some cases, the owners leave, in others, they stay in one portion of the building. In this situation, the "owner-occupied" figure is not impacted, but a "renter occupied" unit is added. The impact, if significant, of numerous situations such as this would be felt in the single family unit table. Thus far, Census figures do not find that massive reductions in single family housing have occurred.

FAIR HOUSING COMPONENT

TABLE I-7

SINGLE FAMILY HOUSING UNITS IN TARGET NEIGHBORHOODS

<u>Tract</u>	<u>1970</u>			<u>1980</u>			<u>1990</u>		
	<u># HUs</u>	<u># Single HUs</u>	<u>Percent</u>	<u># HUs</u>	<u># Single HUs</u>	<u>Percent</u>	<u># HUs</u>	<u># Single HUs</u>	<u>Percent</u>
1	884	799	90.4	881	801	90.9	873	833	95.4
2	755	366	48.5	677	339	50.1	643	341	58.7
3	1,018	924	90.8	1,072	937	87.4	1,069	951	94.7
4	1,383	1,174	84.9	1,402	1,246	88.9	1,388	1,237	93.3
5	787	616	78.3	743	628	84.5	715	578	89.8
6	1,581	406	25.7	1,372	299	21.8	1,264	262	24.2
7	1,680	461	27.4	1,659	496	29.9	1,489	495	38.9
8	1,587	1,168	73.6	1,441	1,069	74.2	1,327	1,019	84.5
9	696	642	92.2	708	651	92.0	911	738	85.1
10	1,125	1,031	91.6	1,115	1,012	90.8	1,151	1,033	95.3
11*	2,031	1,006	49.5	1,934	1,028	53.2	1,833	968	57.4
12	1,013	914	90.2	1,007	882	87.6	1,039	914	97.6
13	881	231	26.2	818	191	23.4	887	185	24.4
14	94	6	6.4	195	0	.0	141	3	2.2
15	1,648	607	36.8	993	495	49.9	1,339	485	40.5
16	502	481	95.8	500	473	94.6	493	469	99.4
19	605	71	11.7	500	48	9.6	458	27	6.5
20	2,164	1,038	48.0	2,069	1,095	52.9	1,860	983	58.6
21	1,015	901	88.8	977	876	89.7	961	834	93.1
24	1,550	1,314	84.8	1,511	1,338	88.6	1,480	1,313	93.3
Total/ Average	22,999	14,156	61.5	21,574	13,904	64.4	21,321	13,668	64.1
City Total/ Average	45,300	32,679	72.8	51,948	35,395	68.1	53,919	32,979	61.2
Percent of Total/ Average	50.8	43.3	-	41.5	39.3	-	39.5	41.4	-

* Tract number changed to 65 in 1990.

Sources: U.S. Bureau of the Census (1973) **Census of Population and Housing: 1970 Census Tracts, Lansing, Mich.** Final Report PHC(1)-106. U.S. Government Printing Office. 1980 and 1990 tabulations from Summary Tape File 1A.

FAIR HOUSING COMPONENT

2.5. Age of Housing Stock

The Census, from the one in six long-form questionnaire data, has very recently reported age of housing data. The following chart can be developed:

Year structure built

<u>Time period</u>	<u>Units</u>
1989 to March 90	426
1985 to 1988	1,825
1980 to 1984	2,706
1970 to 1979	8,492
1960 to 1969	10,632
1950 to 1959	8,804
1940 to 1949	6,544
1939 or earlier	14,490

	53,919

It should be first noted that these are the reported estimates of the residents, and subject to the error that might be expected when such estimates are made.

Over 55% of the Lansing housing stock is 40 years old or older. Even though it may be believed that in many cases older units are better constructed than some newer units, concern must exist that the housing stock is being replenished through new construction and through major repair and rehabilitation of existing units.

The construction of 4,957 new units during the decade of the 1980's suggests that there is activity in new development. The figure is lower, however, than previous decades, and represents less than 10% of the total stock. A division between rental and owner is not yet available.

FAIR HOUSING COMPONENT

It was calculated in the previous segment that the total number of units increased by 1,971 during the 1980's. When this figure is compared to the new construction units added during the 1980's, an approximation can be made that roughly 3,000 units were lost during the decade. For a variety of statistical purposes, caution should be used in drawing any direct conclusions from these figures, but the approximation is interesting.

Specific figures for non-Lansing Ingham are not yet available, but reasonable extrapolations can be made by estimating the Eaton portion of the Lansing area, and using Ingham totals. During the 1980's, non-Lansing Ingham added approximately 10,200 new units.

2.6. Year Unit Moved Into

Census figures find that of the 50,635 occupied housing units in Lansing, 28,354, or 56% were moved into by the household within the last five years. Approximately 17% of the households had resided in the unit for more than 20 years.

These figures are an important consideration for housing planning and for fair housing initiatives. There may be a tendency to view an established city as having a static housing market, since the amount of new construction is not as dynamic as many suburbs. Yet, a review of the statistics shows enormous mobility and activity. This activity provides an opportunity for programs to make an impact on the lives of citizens.

FAIR HOUSING COMPONENT

2.7. Value of Owner-Occupied Housing

The median value of "*specified owner-occupied*" housing in Lansing increased during the 1980's, but at a rate below the rate of inflation. "*Specified*" units do not include certain types of units that may be included in the count of total units, such as a unit that includes a commercial establishment on the property.

Table I-8 displays that the median value increased from \$33,200 in 1980, to \$48,400 in 1990, an increase of 45.8%. The Census Bureau reports, however, that the Consumer Price Index increased by 59% nationally. Converting 1980 dollars into 1990 dollars finds that \$33,200 in 1980 is worth \$52,788 in 1990 dollars. Using these figures, the median value in Lansing decreased by approximately 8% during the decade.

The median value is diverse depending upon the area of the city. In tract 17.01, a small tract near Moores River Park, the median value is \$109,800. A nearby tract, 17.02, possesses a median value of \$79,400. Tract 31.02, the northern Groesbeck area, has a median value of \$85,200.

FAIR HOUSING COMPONENT

TABLE I-8

**1990 Median Value of Specified Owner-Occupied Units and Median Contract Rent
Target Neighborhood Tracts--City of Lansing**

<u>Tract #</u>	<u>Median Value</u>	<u>Median Rent</u>
1	\$ 34,300	\$ 342
2	\$ 37,500	\$ 268
3	\$ 33,800	\$ 339
4	\$ 49,600	\$ 356
5	\$ 34,800	\$ 356
6	\$ 41,600	\$ 343
7	\$ 36,700	\$ 331
8	\$ 29,800	\$ 337
9	\$ 43,900	\$ 393
10	\$ 43,400	\$ 379
11/65	\$ 38,300	\$ 328
12	\$ 30,000	\$ 355
13	\$ 28,500	\$ 273
14	\$ 67,500	\$ 157
15	\$ 37,300	\$ 320
16	\$ 64,200	\$ 358
19	\$ 50,000	\$ 310
20	\$ 29,100	\$ 327
21	\$ 33,800	\$ 326
24	\$ 45,100	\$ 367

FAIR HOUSING COMPONENT

At the other end of the spectrum, tract 20, on the southside, has a median value of \$29,100, and tract 13, on the near eastside, has a median value of \$28,500. The median value, and rent median, for the target neighborhood tracts are provided in Table I-8.

A median for all target neighborhoods is not shown, due to statistical concerns when "averages of averages" are calculated, even when attention is given to proper weighting. It is relevant to note that only four of the target neighborhood tracts (4, 14, 16, & 19) have medians above the citywide median of \$48,400.

A key figure for city officials, and for moderate income individuals, is the number of houses below a certain value. The Census reports that 13,074 of the specified owner-occupied units were valued at "less than \$50,000." Lower value cohorts are not presently available.

2.8. Contract Rents

The census defines "contract rent" as the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. For vacant units, it is the monthly rent asked for the rental unit "at the time of enumeration."

The median contract rent for specified renter occupied housing units in Lansing for the 1990 Census was \$356. The median for 1980 was \$213, or \$339 in 1990 dollars. The median rent therefore, in terms of constant 1990 dollars, can be viewed as having increased by roughly 5 percent. It is difficult to attribute this to any one factor. The number of households has increased, but rental vacancy rates were higher in 1990 than in 1980, thus demand alone is a questionable factor. More likely, the many new units, built in Lansing but away from the downtown area, have higher rents, thus increasing the median as the new units were opened. Table I-8 detailed the median rents for the target neighborhood tracts. Four tracts have a higher rate than the citywide median.

FAIR HOUSING COMPONENT

Median rents vary throughout the city, tending to coincide with the value of owner-occupied units. Tract 17.01 possesses one of the highest median monthly rents, at \$495. Tract 29.01 possesses a median of \$458. Tract 33.02, on the far northwest side of the city, has a median of \$511 per month, but there are only 37 specified renter occupied units in the tract.

Tract 14 has a conspicuously low rate of \$157, but this is influenced by the senior citizen housing within the boundaries.

Rent affordability is discussed in another segment.

2.9. Mortgage Status and Costs

The recently published data from the Summary Tape File #3 includes information regarding citywide mortgage costs. In completing the questions for the Census survey, the household is asked to include in these estimates such items as utilities and property taxes, and insurance. Table I-9 on the following page details the available data.

It is first notable that over one-fourth of the specified owner-occupied homes do not have a mortgage. It is speculated that these primarily are the homes of longer term residents that have paid off the original mortgage. Of those with a mortgage, 5,756 report monthly costs of less than \$500, and 461 report below \$300.

When compared to household income, one in eight of the specified owner-occupied homes report that costs are greater than 35% of income. Almost one-fourth report costs being greater than 25% of income.

FAIR HOUSING COMPONENT

TABLE I-9

MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS

Specified owner-occupied housing units	25,429
With a mortgage	17,076
Less than \$300	461
\$300 to \$499	5,295
\$500 to \$699	6,212
\$700 to \$999	4,131
\$1,000 to \$1,499	863
\$1,500 to \$1,999	92
\$2,000 or more	22
Median (dollars)	\$584
Not mortgaged	8,353
Less than \$100	116
\$100 to \$199	2,373
\$200 to \$299	4,205
\$300 to \$399	1,130
\$400 or more	529
Median (dollars)	\$236

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE
OF HOUSEHOLD INCOME IN 1989

Specified owner-occupied housing units	25,429
Less than 20 percent	15,577
20 to 29 percent	3,615
25 to 29 percent	2,353
30 to 34 percent	895
35 percent or more	2,853
Not computed	136

FAIR HOUSING COMPONENT

2.10. Gross Rent

The citywide gross rent information is provided in Table I-10. Note that the median "gross rent" differs from the median "contract rent," due to the inclusion of such things as fuel costs that are not part of the rent paid to the landlord. Vacant units are not included in the calculation.

Over one-half of the units fall into the \$300 to \$499 category. 4,402 units report gross rent of less than \$300 per month. A substantial portion of these units may be government subsidized.

It is prominent that over one-third of the units are reported to command more than 35% of the monthly income of the renter.

Cost and income considerations will be explored further in the Housing Demand Study.

FAIR HOUSING COMPONENT

TABLE I-10

GROSS RENT

Specified renter-occupied housing units	22,700
Less than \$200	1,966
\$200 to \$299	2,436
\$300 to \$499	12,669
\$500 to \$749	4,872
\$750 to \$999	328
\$1,000 or more	22
No cash rent	407
Median (dollars)	\$399

GROSS RENT AS A PERCENTAGE OF
HOUSEHOLD INCOME IN 1989

Specified renter-occupied housing units	22,700
Less than 20 percent	7,032
20 to 24 percent	2,951
25 to 29 percent	2,398
30 to 34 percent	1,548
35 percent or more	7,800
Not computed	971

FAIR HOUSING COMPONENT

2.11. Conditions

The information gathered by the City provides better indications of the extent of housing problems than the Census. Historical indicators, such as the lack of indoor plumbing, are no longer seen as valid indicators of the condition of the overall housing stock. It is interesting to review the Census figures that relate to housing, for they do provide a degree of consistency for comparing the present situation with previous decades.

Table I-11 offers data regarding three traditional measures of housing conditions: overcrowding, lack of plumbing, and lack of kitchen. As noted above, these measures are not as useful as 20 years ago, but merit some consideration.

A common statistical surrogate for "overcrowding" is the presence of more than 1.01 persons per room. Obviously, there are instances of housing designs where such a situation is not over-crowding, but as a regional or citywide indicator, the statistic has value. It is noteworthy that while the percent of units that were overcrowded decreased significantly during the 1970's, the number has edged up during the last decade. This is likely attributable to the increased number of families living below the poverty level. Units lacking plumbing have been very significantly reduced during each of the past two decades. Units lacking kitchen facilities have also decreased significantly.

In the housing demand study, the figures available from the City will be further scrutinized, along with the available Census information, to develop an improved profile of the conditions of the total housing stock and the need for repair, rehabilitation, and replacement.

FAIR HOUSING COMPONENT

TABLE I-11
HOUSING CONDITIONS
CITY OF LANSING--1990 CENSUS

	<u>1970</u>	<u>1980</u>	<u>1990</u>
# of Occupied Units	42,643	49,516	50,635
# of Units with more than			
1.01 persons/room	2,756	1,557	1,731
Percent	6.5%	3.1%	3.4%
# of Units lacking plumbing			
for exclusive use	1,304	726	175
Percent	3.1%	1.5%	0.3%
# of Units lacking kitchen			
facilities	714	630	241
Percent	1.7%	1.3%	0.5%

FAIR HOUSING COMPONENT

3. ECONOMICS

At the point when this document is being produced, the information available from the Census regarding economics was very limited. The figures that have very recently become available do provide useful totals, however, although the information does not allow divisions by geographic tracts or by race.

3.1. Median Income

The median household income recorded by the 1990 census for residents of the city of Lansing was \$26,388. The actual "year" the income figures represents is 1989. In terms of constant dollars, the figure represents approximately a 7.2% decrease in purchasing power during the decade.

Household income can be divided within the following cohorts:

Less than \$5,000	3,971
\$5,000 to \$9,999	5,553
\$10,000 to \$14,999	4,905
\$15,000 to \$24,999	9,582
\$25,000 to \$34,999	8,775
\$35,000 to \$49,999	9,643
\$50,000 to \$74,999	6,270
\$75,000 to \$99,999	1,504
\$150,000 or more	94

For "family" households, the median income was \$31,576. The median nonfamily household income was \$18,619.

FAIR HOUSING COMPONENT

Approximately 13% of the households reported receiving public assistance. The mean public assistance income was \$4,673 per year. Interestingly, of all households receiving public assistance income in 1989 in Ingham County, over 70% were residents of Lansing.

3.2. Poverty Level

The poverty rate for Lansing, households living below the federal poverty line, increased to 19.4% in 1989, from 13.1% in 1979. The 1989 federal poverty line in 1989 was \$12,674 for anyone living in a family of four, as compared to \$7,412 (not inflation adjusted) in 1979. For the 126,164 individuals in Lansing for whom information allowed the Census Bureau to calculate poverty status, 24,513 were determined to be below the poverty level. These figures definitely are a major concern.

The Census Bureau reports poverty level indices for various categories of individuals.

<u>Category</u>	<u>Percent Below Poverty Level</u>
All persons	19.4%
18 years and over	16.0%
Persons 65 and over	11.4%
Related children under 18	28.1%
Related children under 5	30.8%
Related children 5 to 17	26.7%
Unrelated individuals	25.8%
 All families	 16.5%
With related children under 18	25.2%
With related children under 5	29.9%
 Female-headed families	 42.9%
With related children under 18	53.2%
With related children under 5	66.0%

FAIR HOUSING COMPONENT

Clearly, certain groups experience a far higher likelihood of living below the poverty line than others. Given the trends of these groups tending to cluster in Lansing (either because of the attractiveness of the city or because they are shut out of options in neighboring communities), the future impacts on income and housing will be significant.

Regarding non-Lansing Ingham, at the date this document is produced, a specific figure is not available, however a reasonable estimation can be made. The total number of persons below poverty level in all of Ingham, including Lansing, is 43,455. If we assume that 96% of the below poverty level Lansing individuals reside in the Ingham portion of Lansing (leaving 4% in the Eaton portion), we can produce an estimate of 19,923 individuals living below the poverty line in non-Lansing Ingham. These figures suggest that Lansing is the residence of approximately 54% of the individuals living below the poverty line in Ingham.

3.3. Employment

The Census reports 65,884 Lansing residents in the labor force, representing 70% of the individuals age 16 and over. Of the civilian labor force, 8.4% were unemployed at the time the census was taken. Males in the civilian labor force experienced an unemployment rate of 8.3%.

The largest occupation category was "administrative support occupations, including clerical."

The largest industrial category was "retail trade," with 11,448 jobs, representing approximately one in five jobs. State government workers represents 8,123 positions.

Further information is provided in a later section of this report regarding the names of the major employers in Lansing and the region, and public transportation access.

II. ANALYSIS OF RACIAL DEMOGRAPHICS

A focal part of any discussion of fair housing is racial distribution within a community. Given that this is a study performed for the City of Lansing, most of the attention and analysis within this Chapter is given to the distribution within the confines of Lansing. Yet, as is noted, racial segregation cannot be fully addressed in one segment of a geographic region if it is not being addressed throughout the entire region. Indeed, some of the more striking statistics are comparisons between Lansing and the surrounding areas.

It also merits mention that although it is useful and appropriate for the study to identify tracts where minority concentrations exist, this is not intended as a value judgement regarding the vitality or quality of the neighborhoods.

1. TERMINOLOGY

Population data are provided for statistically mutually-exclusive racial and ethnic groups. For this study, most of our attention is focused on Non-Hispanic Whites, Non-Hispanic Blacks and Latinos. Non-Hispanic Whites and Blacks are persons who identified themselves in 1980 or 1990 as being racially white or black but who did not report that they were of Hispanic origin. We use the term "Latinos" to include all individuals who identified themselves as being of Hispanic ancestry, regardless of their race. This method is necessary to address the double counting that would occur due to the Census methodology that provides for an individual to be assigned both to the "Black" group and the "Hispanic origin (of any race)" groups. For the 1990 Census, 479 Lansing residents identified themselves as belonging to both groups. Even though the individuals do, indeed, belong to both groups, the double counting would lead to incorrect representations in the spatial representation statistics. For ease of presentation, the term "Non-Hispanic" is not repeated continuously in this Chapter before the term "White" or "Black."

FAIR HOUSING COMPONENT

The population definitions used are comparable for 1980 and 1990, but it is important to note that the definition of Latinos changed between 1970 and 1980; thus the 1970 data is not exactly comparable with later years. The closest approximation to Latino which was used in 1970 was the enumeration of "persons of Spanish language or heritage." This is the definition that is used here for the 1970 Latino population.

2. AREA RACIAL DISTRIBUTION

Table II-1 introduces a variety of statistics regarding racial/ethnic distribution within Lansing, and within non-Lansing Ingham.

As noted in the previous Chapter, the total population of Lansing decreased slightly. This reduction in total population can be attributed to the continued out-migration of Non-Hispanic Whites from the city. The losses to the total population of Lansing were mediated in part by the growth of the Black and Latino resident population. Between 1970 and 1990, the number of Blacks and Latinos approximately doubled. In 1990, Blacks comprised over 18% of the city population while Latinos represented nearly 8% of the city population. Together the two groups account for 26% of the Lansing population.

The number of Blacks and Latinos residing in Ingham county outside of the city also increased during the 1970s and 1980s. Yet less than 10,000 Blacks and Latinos were residing in suburban Ingham County in 1990 - approximately 6% of the suburban Ingham County population. The Census found that while 18.2% of city residents were Non-Hispanic Black, only 3.7% of suburban Ingham County residents were Non-Hispanic Black. In the case of Latinos, only 2% of suburban Ingham residents were Latino as compared to nearly 7.8% in the city. These are viewed as rather startling statistics, and are important considerations when fair housing issues and programs are discussed.

FAIR HOUSING COMPONENT

TABLE II-1
RACIAL/ETHNIC CHARACTERISTICS: LANSING AND INGHAM COUNTY
1970-1990

Characteristic	City of Lansing			Ingham County (ex. Lansing)		
	1970	1980	1990	1970	1980	1990
Total Population	131,546	130,415	127,321	130,685	149,546	159,212
# of NH Blacks	12,232	18,179	23,157	2,170	4,128	5,859
Percent NH Black	9.3	13.9	18.2	1.7	2.8	3.7
# of Latinos	5,070	8,237	10,112	2,001	2,581	3,690
Percent Latino	3.8	6.3	7.9	1.5	1.7	2.3
# of Amer. Indians	-	1,088	1,295	-	463	680
Percent Amer. Indian	-	.8	1.0	-	.3	.4
# of Asians	676	802	2,263	-	2,004	5,355
Percent Asian	.5	.6	1.8	-	1.3	3.4

FAIR HOUSING COMPONENT

The Ingham portion of Lansing represents approximately 43% of the Ingham population. The City is home to 21% of all Whites residing in Ingham, 69% of all Blacks and 56% of all Latinos. The proportion of Ingham Black and Latino residents that reside in Lansing as compared to those who reside outside the city has shown only minor change since 1970. In that year, 80.5% of the members of those groups that resided in Ingham resided in Lansing. In 1990, the percentage is 77.7%.

It is also noted that if the tract in East Lansing that reflects married student housing for the University--and has a significant minority representation--was removed from the "Non-Lansing Ingham" total, the differential between race distribution between Lansing and the suburbs would be even more prominent.

Eaton County exhibits similar proportions to those shown for non-Lansing Ingham. For the county as a whole, Blacks and Latinos represent 5.9% of the population. If the Eaton part of Lansing is removed from this total, the proportion for the remainder of the county is less than 4%. Removal of Delta Township from this total reveals a total Black and Hispanic representation in the remainder of the county of less than 2.5%.

In Clinton County, Non-Hispanic Blacks represent less than 0.4% of the population. Latinos represent 2.2%.

3. LANSING CENSUS TRACT ANALYSIS

3.1 Non-Hispanic Black Population

A review of the Census tracts, particularly the 20 target neighborhood tracts, details the concentrations of Blacks and Latinos within the city.

In theory, if the neighborhoods of a community were exactly integrated, the population composition of each neighborhood would mirror the population composition of the city as a whole. Certainly, individual tastes and desires will impact the real distribution in any community, but the concept is useful for examining integration and segregation trends.

FAIR HOUSING COMPONENT

For the city of Lansing, an exact distribution would mean that the population of each Census tract would be roughly 74% Non-Hispanic White, 18% Non-Hispanic Black and 8% Latino.

In 1990, Blacks were overrepresented (in terms of relative statistical proportion) in 19 Census tracts in the city. Two-thirds of all Black residents in Lansing resided in these tracts. Furthermore, two tracts (Tracts 15 and 16) located near downtown Lansing were predominantly Black.

During the 1980s, the number of Blacks grew in all but six Census tracts. Significant declines in the Black population occurred in tracts 15, 16, 21, 32 and 33.01. Of interest, the Black population in tracts 15 and 16, which were predominantly Black, declined by 10% and 25%, respectively.

During the decade, the Black population grew in tracts that were contiguous to tracts 15 and 16, and also exhibited substantial growth in the southern, particularly southwestern, part of Lansing. Moreover tracts which had relatively few Blacks in 1980, also made sizable gains during the decade. In 1980, there were 14 tracts which had less than 100 Blacks, representing approximately one quarter of all tracts in the city. By 1990, only six tracts had fewer than 100 black residents (1, 14, 17.01, 22, 52.02, and 55.01).

Where ?

Table II-2 presents the number and proportion of Non-Hispanic Blacks in the twenty target tracts, for the past three Censuses. It is interesting that even though the group of tracts has a higher concentration of Blacks than the remainder of the community, the percentage differential is far less than exhibited in 1980 and 1970. The transition was less pronounced, however, between 1980 and 1990 than in the previous decade. During the decade of the 1970s, 648 of the total increases in the Black population of 5,947 were attributable to the target neighborhoods (11%). During the 1980s, the target neighborhoods accounted for 1,490 out of the total increase of 5,947, or 25%.

FAIR HOUSING COMPONENT

TABLE II-2
PROPORTION NON-HISPANIC BLACKS IN TARGET NEIGHBORHOODS

Tract	1970			1980			1990		
	Total Pop.	# Blacks	Percent of Total	Total Pop.	# Blacks in Tract	Percent of Total	Total Pop.	# Blacks in Tract	Percent of Total
1	2,763	22	.8	2,466	88	3.3	2,185	91	4.2
2	2,109	63	3.0	1,561	93	6.0	1,549	282	18.2
3	3,073	228	7.4	2,894	495	17.1	2,705	658	24.3
4	4,130	619	15.0	3,684	885	24.0	3,526	1,023	29.0
5	2,367	625	26.4	2,185	755	34.6	2,070	870	42.0
6	2,899	205	7.1	2,547	447	17.6	2,232	634	28.4
7	3,576	99	2.7	3,129	429	13.7	3,032	621	20.5
8	4,554	275	6.0	3,966	412	10.4	3,698	569	15.4
9	2,020	153	2.6	1,803	73	4.1	2,083	142	6.8
10	3,062	31	1.0	2,701	90	3.3	2,552	138	5.4
11*	5,060	226	4.5	4,167	248	6.0	4,059	392	9.7
12	3,006	356	11.8	2,660	383	14.4	2,651	482	18.2
13	1,843	86	4.7	1,629	161	9.9	1,620	348	21.5
14	134	8	6.0	229	31	13.5	196	43	21.9
15	4,153	3,240	78.0	2,271	1,831	80.6	2,583	1,652	64.0
16	1,811	1,310	72.3	1,567	1,244	79.4	1,273	985	77.4
19	946	87	9.2	743	129	17.4	732	169	23.1
20	5,374	155	2.9	4,815	603	12.5	4,265	797	18.7
21	3,081	606	19.7	2,609	549	21.0	2,454	498	20.3
24	4,344	123	2.8	3,809	219	5.8	3,563	361	10.1
Total or Average									
	60,305	8,517	14.2	51,435	9,165	17.8	49,028	10,755	21.9
City Total or Average									
	131,546	12,232	9.3	130,415	18,179	13.9	127,321	23,157	18.2
Percent of City Pop. Residing in Target Neighborhoods									
	45.8	69.6	-	39.4	50.4	-	38.5	46.4	-

FAIR HOUSING COMPONENT

3.2. Latino Population

Using the same demographic methodology as used above, Latinos can statistically be considered to "overrepresented" in 16 tracts. More than one-half of all Latinos living in the city of Lansing resided in these 16 tracts in 1990.

In one tract (Tract 8), Latinos comprise more than 25% of the total population.

The number of Latino residents grew in all but five tracts during the 1980s (1, 2, 36.01, 36.02, and 55.01). Tracts which lost significant proportion of Latino residents include tract 36.02 (over 10%) and tract 55.01 (over 25%). In general, tracts which lost Latino residents had corresponding growth in the number of Black residents.

Regarding the Latino population, sizeable gains were noted in the south of the city, particularly in tracts 37, 51, 53.03 and 53.04.

As is the case with Blacks, Latino population growth is also occurring close to the largest concentration of Latinos. Growth of the Latino population appears to spill into contiguous tracts to the northeast and southeast of tract 8 on city's north side. It also appears that relatively slower growth of the Latino population is occurring in neighborhoods which had higher concentrations of Blacks.

Table II-3 exhibits the 20 year trends in the target neighborhoods. The totals suggest that while further desegregation is occurring, it is happening at a slower pace than in the 1970s.

3.3 Asian population

The highest concentration of Asians in the city of Lansing is found in Tract 13 where almost 10% of the population was Asian -- nearly five times higher than the proportion found in the city as a whole.

FAIR HOUSING COMPONENT

TABLE II-3
PROPORTION LATINOS IN TARGET NEIGHBORHOODS, 1970-1990

Tract	1970			1980			1990		
	Total Pop.	#ofLatinos in Tract	Percent of Total	Total Pop.	#ofLatinos in Tract	Percent of Total	Total Pop.	#ofLatinos in Tract	Percent of Total
1	2,763	241	8.7	2,466	282	11.4	2,185	269	12.3
2	2,109	376	17.8	1,561	307	19.7	1,549	299	19.3
3	3,073	118	3.8	2,894	349	12.1	2,705	432	16.0
4	4,130	201	4.9	3,684	207	5.6	3,526	236	6.7
5	2,367	106	4.5	2,185	238	10.9	2,070	271	13.1
6	2,899	62	2.1	2,547	133	5.2	2,232	174	7.8
7	3,576	348	9.7	3,129	283	9.0	3,032	293	9.7
8	4,554	666	14.6	3,966	929	23.4	3,698	970	26.2
9	2,020	14	.7	1,803	130	7.2	2,083	196	9.4
10	3,062	15	.5	2,701	125	4.6	2,552	177	6.9
11*	5,060	65	1.3	4,167	242	5.8	4,059	373	9.2
12	3,006	374	12.4	2,660	228	8.6	2,651	413	5.6
13	1,843	245	13.3	1,629	212	13.0	1,620	232	14.3
14	134	0	0.0	229	7	3.1	196	17	8.7
15	4,153	41	1.0	2,271	79	3.5	2,583	103	4.0
16	1,811	26	1.4	1,567	20	1.3	1,273	26	2.0
19	946	96	10.1	743	35	4.7	732	59	8.1
20	5,374	263	4.9	4,815	467	9.7	4,265	515	12.1
21	3,081	149	4.8	2,609	310	11.9	2,454	319	13.0
24	4,344	98	2.3	3,809	152	4.0	3,563	218	6.1
Total or Average									
	60,305	3,504	5.9	51,435	4,735	9.2	49,028	5,592	11.4
City Total or Average									
	131,546	5,070	3.8	130,415	8,237	6.3	127,321	10,112	7.8
Percent of City Pop. Residing in Target Neighborhood									
	45.8	69.1	-	39.4	57.5	-	38.5	55.3	-

FAIR HOUSING COMPONENT

4. STATISTICAL TRENDS IN THE RESIDENTIAL SEGREGATION INDEX OF BLACKS AND LATINOS IN GREATER LANSING

The spatial distance between two racial or ethnic groups is referred to as residential segregation. For this report the *Index of Dissimilarity* is one measure of the level of segregation between Blacks, Latinos and Non-Hispanic Whites in the Lansing metropolitan area. This statistical measure indicates the overall evenness in the distribution of these groups across Census tracts. The index score identifies the proportion of Blacks or Latinos who would have to move from their current place of residence in order to achieve residential integration with Non-Hispanic Whites. If the population of each Census tract reflects the population composition of the city or metropolitan area as a whole, the index score would be 0, indicating the presence of total integration. If, however, Blacks and Latinos lived completely isolated from each other as well as from Non-Hispanic Whites so that all-Black, all-Latino or all-White neighborhoods existed, the area would be totally segregated and the index score would be 100. In academic terms, a score of 0 to 29 indicates low levels of segregation; 30 to 59 reflects moderate levels of segregation and scores above 60 indicate high levels of segregation.

4.1 Within the Metropolitan Region

A score was calculated for the formally defined metropolitan area (this includes Eaton, Ingham, Ionia, and Clinton). The total population of this area for 1990 is 489,698.

The calculated statistic for the metropolitan region for 1990 is 60. Blacks continued to be highly segregated from Non-Hispanic Whites in 1990, although the level of segregation between the two groups has declined markedly since 1970. As of 1990, 60% of Blacks living in the Lansing metropolitan area would have had to move from their place of residence in order to integrate with Non-Hispanic Whites. Most of the decline in Black/White segregation occurred during the 1970s. During the 1980s, the index score has dropped only one point. In part, this phenomenon may be attributed to the continued growth of the Black population within minority neighborhoods while at the same time, Non-Hispanic Whites continued to move outside of the central city.

FAIR HOUSING COMPONENT

In contrast to the experience of Blacks, Latino residents in the Metropolitan Region encounter lower levels of segregation from Non-Hispanic Whites. During the period from 1970 to 1990, Latino/White segregation scores were, on average, 21 points lower than Black/White scores. Still, by 1990, nearly 40% of all Latinos would have had to move in order to live in integrated neighborhoods with Non-Hispanic Whites. Again, the sharpest declines in Latino/White segregation occurred in the 1970s with little progress noted during the 1980s.

The level of segregation between Blacks and Latinos dropped sharply, particularly in the 1970s. Nevertheless, Latinos continue to be as segregated from Blacks as they are from Non-Hispanic Whites. In 1990, approximately 40% of Latinos would have had to move to live in residentially integrated neighborhoods with Blacks. Furthermore, movement towards integration between the two groups slowed considerably in the 1980s.

4.2 Comparisons within Lansing

Not surprisingly, Black and Latino segregation from Non-Hispanic Whites was substantially lower within Lansing than in comparison to the surrounding communities. In 1990, 41% of Blacks and 36% of Latinos would have had to move from their neighborhoods in order to achieve residential integration with Non-Hispanic Whites. This is in contrast to the much higher regional figures.

The level of minority segregation within Lansing, however, rose during the 1980s. The 1990 calculations are in contrast to 1980 totals, according to which approximately 37% of all Blacks and 30% of all Latinos residing in the city would have had to move in order to live in integrated neighborhoods with Non-Hispanic Whites.

III. MORTGAGE AND HOME SALES DATA

This Chapter provides further statistical information useful for Fair Housing considerations. The material focuses on discussion and scrutiny of mortgage lending information. Home sales information, provided by the Greater Lansing Board of Realtors, is also included.

1. HOME-PURCHASE FINANCING

The cost of purchasing a home is such that few people have the resources to pay with cash alone. For that reason, home-financing, and the practices of lending institutions, are a vital element of the housing market in any city.

The predominant method of home financing is a conventional mortgage, available from most commercial lenders, provided the applicant meets the bank's requirements, such as a sizeable down payment or mortgage insurance. Another popular alternative is a loan that utilizes a government program, such as those administered by Federal Housing Administration (FHA), Farmer's Home Administration (FmHA) or Veteran's Administration (VA).

To simplify the data for the purpose of analysis, the three government-sponsored loan programs have been linked in the tables that follow, although in every case, FHA loans far outnumber FmHA or VA loans.

FAIR HOUSING REVIEW

The FHA program sets no maximum income limitations for eligibility, although it limits maximum loan amounts depending on family size and the number of units in the home to be purchased (no more than four). Such FHA loans also typically require a smaller down payment than a conventional mortgage--sometimes as low as three percent--and are insured by the Housing and Urban Development Authority. Even though FHA loans are available to anyone, their restrictions, as well as an owner-occupancy requirement, make them more attractive to persons with lower income or limited savings. The program also may be perceived by sellers as too burdensome.

Changes to the FHA program resulting from the HUD Reform Act of 1989 simplified the process of determining eligibility and also relaxed certain borrower qualification guidelines.

2. MORTGAGE ACTIVITY TOTALS

2.1 Greater Lansing Area

According to data from Home Mortgage Disclosure Act¹ disclosure statements covering the Lansing-East Lansing Metropolitan Statistical Area (MSA) for calendar year 1990, 5568 mortgage applications were made for a total dollar value of \$295,294,000.

Of these 5568 loans, 3386 were for conventional mortgages, and another 2182 were for FHA, FmHA, and VA Home-purchase loans; this represent approximately a 60/40 split, respectively. The percentage difference in the dollar value of the loans was somewhat greater, with conventional mortgages totalling \$203,575,000, or 68.9%, and FHA, FmHA and VA mortgages combining for a total of \$91,719,000, just over 31%.

Using data from the Lansing Board of Realtors², we can examine financing alternatives used in the greater Lansing area in more detail, for both 1990 and 1991.

¹ The Home Mortgage Disclosure Act (HMDA) requires lending institutions to make annual public disclosures of their mortgage and home improvement lending activity.

² Total figures may not equal Home Mortgage Disclosure Act totals previously cited due to differing boundaries in the areas examined.

FAIR HOUSING REVIEW

In 1990, conventional mortgages accounted for 41.2% of home-purchase financing, with FHA, FmHA and VA home purchase loans accounting for an additional 33.8%. The remaining home purchases were made with miscellaneous financing including land contracts (14.0%), cash (7.0%) or mortgage assumptions (4.0%).

In 1991, conventional mortgages made up an even greater percentage of the total, 47.2%, but the percentage of FHA, FmHA and VA home purchase loans fell slightly, to 30.3%.

HOME PURCHASE FINANCING (Greater Lansing Area)

	1990		1991	
	#	%	#	%
Conventional	1868	41.2	1907	47.2
FHA, FmHA & VA	1535	33.8	1226	30.3
Miscellaneous	633	14.0	546	13.5
Cash	317	7.0	255	6.3
Assumptions	183	4.0	108	2.7

Source: Greater Lansing Board of Realators

2.2 City of Lansing

Loan figures for 1990 and 1991 are also available for the City of Lansing alone, and for the different quadrants of the city.

The information is provided in Table III-1 on the following page.

FAIR HOUSING REVIEW

TABLE III-1
HOME PURCHASE FINANCING
(City of Lansing)

1990	Northwest		Northeast		Southwest		Southeast	
	#	%	#	%	#	%	#	%
Conventional	53	23.3	91	31.1	113	23.6	78	21.6
FHA, FmHA & VA	96	42.3	119	40.6	254	53.0	192	53.2
Miscellaneous	40	17.6	46	15.7	67	14.0	55	15.2
Cash	26	11.5	26	8.9	24	5.0	18	5.0
Assumptions	12	5.3	11	3.8	21	4.4	18	5.0
Total	227		293		479		361	
1991	Northwest		Northeast		Southwest		Southeast	
	#	%	#	%	#	%	#	%
Conventional	66	22.8	71	31.1	90	16.3	61	15.2
FHA, FmHA & VA	121	41.9	142	40.6	327	59.2	252	62.7
Miscellaneous	60	20.5	59	15.7	68	12.3	57	14.2
Cash	28	9.7	23	8.9	30	5.4	18	4.5
Assumptions	14	4.8	14	3.8	37	6.7	14	3.5
Total	289		309		552		402	

Source: Greater Lansing Board of Realtors

FAIR HOUSING REVIEW

In Lansing, as compared to the broader geographic region, FHA, FmHA and VA home purchase loans make up a greater percentage of the total number of mortgages issued for both years, from 40% in some areas to over 60% in the Southeast quadrant in 1991. In every area except the Northeast, the percentage of conventional mortgages fell from 1990 to 1991, and even in the Northeast the actual number of conventional mortgages fell over the period.

3. MORTGAGE APPLICANT POOL

3.1 Distribution by Applicant Income³

As might be expected, persons from lower income groups constituted a much higher percentage of applicants for FHA, FmHA and VA loans.

Applicants with incomes less than the MSA Median⁴ accounted for 65.6% of FHA, FmHA and VA loan applications, compared to only 30.5% for conventional mortgages. Conversely, higher income groups accounted for 65.4% of conventional mortgages and only 30.5% of FHA, FmHA and VA loans.

³ Except where noted, the following data derives from Home Mortgage Disclosure Act disclosure statements for the calendar year 1990.

⁴ At the time the Home Mortgage Disclosure Act Data was issued, the MSA Median Family Income was \$26,398.

FAIR HOUSING REVIEW

MORTGAGE APPLICATIONS Distributed by Income (Compared to MSA Median)

	<u>CONVENTIONAL MORTGAGES</u>		<u>FHA, FmHA & VA LOANS</u>	
	#	% of Total	#	% of Total
<80% MSA	571	16.9	839	38.5
80-99% MSA	461	13.6	591	27.1
100-120% MSA	415	12.3	274	12.6
> 120% MSA	1799	53.1	391	17.9
Unavailable	140	4.1	87	4.0

3.2 Distribution by Applicant Race

Whites constituted the largest percentage of applicants for both types of loans--90% for conventional mortgages and 83% for FHA, FmHA and VA home-purchase loans. Black and Hispanic applicants represented a much smaller percentage than their proportional representation in the general population, particularly for conventional mortgages.

MORTGAGE APPLICATIONS Distributed by Race

	<u>CONVENTIONAL MORTGAGES</u>		<u>FHA, FMHA & VA LOANS</u>	
	#	% of Total	#	% of Total
White	3049	90.0	1810	83.0
Black	77	2.3	173	7.9
Hispanic	34	1.0	32	1.5
Other/Mixed ⁵	104	3.1	86	3.9
Unavailable	122	3.6	81	3.7

⁵ Native Americans, Asians, Pacific Islanders, Mixed-Race Couples and other small minority groups.

FAIR HOUSING REVIEW

3.3 Distribution by Applicant Gender

Male/Female couples made up the largest pool of applicants for both type of loans--70.6% for conventional mortgages and 57.5% for FHA, FmHA and VA loans. Single applicant numbers for men and women in both categories were similar, with the number of female applicants running slightly behind males for conventional mortgages, and slightly ahead for FHA, FmHA and VA loans.

MORTGAGE APPLICATIONS Distributed by Gender

	<u>CONVENTIONAL MORTGAGES</u>		<u>FHA, FmHA & VA LOANS</u>	
	#	% of Total	#	% of Total
Male	479	14.1	400	18.3
Female	432	12.8	447	20.5
Joint (M/F)	2392	70.6	1254	57.5
Unavailable	83	2.5	81	3.7

4. MORTGAGES ISSUED AND DENIED

4.1 Total Denials

Roughly 80% of loan applications were accepted and approved for both conventional mortgages and FHA, FmHA and VA home-purchase loans, with conventional mortgage acceptances running at 80.9% and the latter at 79.3%. After accounting for applications withdrawn, closed for incompleteness or approved but not accepted, the total percentage of applications denied was 11.1% for conventional mortgages and 13.1% for FHA, FmHA and VA loans.

FAIR HOUSING REVIEW

	<u>CONVENTIONAL MORTGAGES</u>		<u>FHA, FmHA & VA LOANS</u>	
	#	%	#	%
Applications	3386		2182	
Withdrawn	180	5.3	148	6.8
Approved, But Not Accepted	71	2.1	6	.3
Incomplete	20	.6	12	.5
Denied	375	11.1	285	13.1
Loans Issued	2740	80.9	1731	79.3

4.2 Denials Distributed by Applicant Income

Given the fact that prospective home-buyers from the lower income groups make up a larger percentage of the applicant pool for FHA, FmHa and VA home loans, it's not surprising to discover that they also make up the bulk of loan recipients in that category, 65.6%. Correspondingly, 71.9% of the approved applicants for conventional mortgages are from the upper income groups.

Denial rates for lower income groups were high in both categories, 27.0% for conventional mortgages and 15.4% for FHA, FmHA and VA mortgages. This is to be expected, however, given the financial considerations, such as income, which are taken into account by lending institutions considering such loan requests. It's clear, however, that low income applicants who cannot qualify for a home loan through government-sponsored loan programs are unlikely to find the means to purchase a house through commercial lenders, and are therefore probably denied those housing opportunities.

FAIR HOUSING REVIEW

CONVENTIONAL MORTGAGES Distribution by Income of Applicant

	<u>APPLICATIONS</u>	<u>APPROVED</u>		<u>DENIED</u>	
	#	#	%	#	%
<80% MSA	571	363	63.6	154	27.0
80-99% MSA	461	353	76.6	64	13.9
100-120% MSA	415	357	86.0	31	7.5
> 120% MSA	1799	1615	89.8	83	4.6
Unavailable	140	52	37.1	43	30.7

FHA, FmHA & VA HOME PURCHASE LOANS Distribution by Income of Applicant

	<u>APPLICATIONS</u>	<u>APPROVED</u>		<u>DENIED</u>	
	#	#	%	#	%
<80% MSA	839	655	78.1	129	15.4
80-99% MSA	591	481	81.4	67	11.3
100-120% MSA	274	218	79.6	33	12.0
> 120% MSA	391	314	80.3	45	11.5
Unavailable	87	63	72.4	11	12.6

4.3 Denials Distributed by Applicant Race

Approval rates for White applicants ran slightly higher than the roughly 80% average approval rate, with White applicants being approved for 82.2% of conventional mortgages and 80.5% of FHA, FmHA and VA loans. Correspondingly, denial rates for Whites ran lower than the average for both types of loans, at 10.4% for conventional mortgages (compared to 11.1% average) and 12.2% for government-sponsored home loans (compared to 13.1% average).

Total Black and Hispanic approval and denial proportions for all forms of loans reported vary markedly from the proportion for Whites. Smaller numbers of applicants in these categories, however, make it questionable to attempt to reach conclusions with any sense of statistical confidence.

FAIR HOUSING REVIEW

For conventional mortgages, Black applicants had a higher than average approval percentage of 83.1%, but Hispanic loan approvals were significantly lower than the average at 64.7%. For FHA, FmHA and VA loans, both Black and Hispanic applicant approvals ran lower than average, at 71.1% and 65.6% respectively. Correspondingly, the percentage of applicants denied in these categories were high, with the exception of Blacks applying for conventional mortgages.

CONVENTIONAL MORTGAGES

Distribution by Race

	<u>APPLICATIONS</u>	<u>APPROVED</u>		<u>DENIED</u>	
	#	#	%	#	%
Whites	3049	2505	82.2	318	10.4
Blacks	77	64	83.1	4	5.1
Hispanics	34	22	64.7	8	23.5
Other/Mixed	104	83	79.8	13	12.5
Unavailable	122	66	54.1	32	26.2

FHA, FmHA AND VA HOME-PURCHASE LOANS

Distribution by Race

	<u>APPLICATIONS</u>	<u>APPROVED</u>		<u>DENIED</u>	
	#	#	%	#	%
Whites	1810	1457	80.5	220	12.2
Blacks	173	123	71.1	39	22.5
Hispanics	32	21	65.6	8	25.0
Other/Mixed	86	71	82.6	10	11.6
Unavailable	81	59	72.8	8	9.9

FAIR HOUSING REVIEW

4.4 Denials Distributed by Applicant Gender

The percentage of approvals for mortgages applied for by male/female couples ran ahead of the average in both loan categories, 83.5% for conventional mortgages and 82.3% for FHA, FmHA and VA loans, but this is not surprising given the likelihood that a couple may have more than one source of income.

More interesting is the fact that, for both conventional and FHA, FmHA and VA loans, applications by women were more likely to be approved than applications by men. The percentage of approvals for both these groups ran 3 to 5 points lower than the 80% average for conventional mortgages, while for FHA, FmHA and VA loans, male applicants were approved at a rate only very slightly less than the average, and female applicants were approved at a rate almost 3 points higher than the average.

CONVENTIONAL MORTGAGES

Distribution by Gender

	<u>APPLICATIONS</u>	<u>APPROVED</u>		<u>DENIED</u>	
	#	#	%	#	%
Men	479	357	74.5	75	15.6
Women	432	335	77.5	61	14.1
Joint (M/F)	2392	1997	83.5	207	8.7
Unavailable	83	51	61.4	32	38.6

FHA, FmHA & VA HOME-PURCHASE LOANS

Distribution by Gender

	<u>APPLICATIONS</u>	<u>APPROVED</u>		<u>DENIED</u>	
	#	#	%	#	%
Men	400	317	79.3	57	14.3
Women	447	368	82.3	52	11.6
Joint (M/F)	1254	987	78.7	168	13.4
Unavailable	81	59	72.8	8	9.9

FAIR HOUSING REVIEW

4.5 Distribution by Applicant Income and Race Combined

Once the Mortgage Disclosure Data is examined more closely, any substantive discussion of trends in mortgage applications received and denied becomes more difficult due to the small numbers of applicants in some areas. The raw numbers are interesting, however, and may be useful to an overall discussion of lending patterns in the Lansing Area. Further, if the pattern these initial numbers exhibit persisted over a period of years, they might very well prove to be significant. For these reasons, the data is presented in Tables III-2 and III-3.

FAIR HOUSING REVIEW

TABLE III-2
CONVENTIONAL MORTGAGES
 Distribution by Race and Income

	APPLICATIONS ⁶	APPROVED	DENIED
	#	#	#
<80% MSA			
Whites	511	332	133
Blacks	12	9	
Hispanics	10	5	3
Other/Mixed	16	12	3
Race Unavailable	22	5	15
80-99% MSA			
Whites	423	325	59
Blacks	3	3	
Hispanics	5	4	
Other/Mixed	12	10	2
Race Unavailable	18	11	3
100-120% MSA			
Whites	382	334	25
Blacks	12	8	2
Hispanics	3	2	1
Other/Mixed	11	9	1
Race Unavailable	7	4	2
>120% MSA			
Whites	1631	1480	65
Blacks	49	44	2
Hispanics	16	11	4
Other/Mixed	61	51	5
Race Unavailable	42	29	7

⁶ Because those applications where income data is not available have been excluded, the total figures in Charts III-2 and III-3 do not equal previous totals cited.

FAIR HOUSING REVIEW

TABLE III-3
FHA, FmHA & VA HOME PURCHASE LOANS
Distribution by Race and Income

	APPLICATIONS	APPROVED	DENIED
< 80% MSA	#	#	#
Whites	731	584	100
Blacks	54	36	14
Hispanics	18	9	7
Other/Mixed	30	25	4
Race Unavailable	6	1	4
80-99% MSA			
Whites	509	419	52
Blacks	48	33	11
Hispanics	7	6	
Other/Mixed	23	19	4
Race Unavailable	4	4	
100-120% MSA			
Whites	230	184	27
Blacks	22	17	4
Hispanics	6	5	1
Other/Mixed	12	10	1
Race Unavailable	4	2	
> 120% MSA			
Whites	316	258	34
Blacks	47	37	8
Hispanics	1	1	
Other/Mixed	21	17	1
Race Unavailable	6	1	2

FAIR HOUSING REVIEW

4.6 Distribution by Applicant Income and Gender Combined

Again, because the available numbers for this category are small, the raw numbers are presented in Tables III-4 and III-5 for informational purposes only, as no statistically reliable trends can be pinpointed.

FAIR HOUSING REVIEW

TABLE III-4
CONVENTIONAL MORTGAGES
 Distribution by Income and Gender

	APPLICATIONS ⁷	APPROVED	DENIED
	#	#	#
<80% MSA			
Male	145	84	44
Female	160	115	34
Joint (M/F)	254	161	68
Gender Unavailable	12	3	8
80-99% MSA			
Male	87	63	17
Female	96	81	9
Joint (M/F)	268	202	38
Gender Unavailable	10	7	
100-120% MSA			
Male	69	61	5
Female	63	54	4
Joint (M/F)	278	238	22
Gender Unavailable	5	4	
>120% MSA			
Male	152	139	8
Female	103	84	10
Joint (M/F)	1516	1372	61
Gender Unavailable	28	20	4

⁷ Because those applications where income data is not available have been excluded, the total figures in Charts III-4 and III-5 do not equal previous totals cited.

FAIR HOUSING REVIEW

TABLE III-5
FHA, FmHA & VA HOME PURCHASE LOANS
Distribution by Income and Gender

	APPLICATIONS	APPROVED	DENIED
< 80% MSA	#	#	#
Male	195	153	31
Female	269	221	32
Joint (M/F)	369	280	62
Gender Unavailable	6	1	4
80-99% MSA			
Male	118	103	8
Female	123	100	14
Joint (M/F)	346	274	45
Gender Unavailable	4	4	
100-120% MSA			
Male	35	26	6
Female	29	24	3
Joint (M/F)	208	166	24
Gender Unavailable	2	2	
> 120% MSA			
Male	47	33	9
Female	22	21	1
Joint (M/F)	317	260	33
Gender Unavailable	5	2	

FAIR HOUSING REVIEW

4.7 Distribution by Census Tract Type

Again, any substantive discussion of trends in mortgage applications received and denied based on information broken down by census tract is difficult due to the small numbers of applicants in some areas.

Loan applications for home purchases in neighborhoods with less than 10% minority residents⁸ constituted the greatest share of mortgage applications for both conventional mortgages and FHA, FmHA and VA home-purchase loans. The number of mortgage applications falls off dramatically as the racial composition of the neighborhood increases even to between 10% and 20%; fewer than 1% of all loan applications were made for homes in neighborhoods where minorities made up half or more of the population.

Further, as the percentage of minorities in the neighborhood increased in both categories, so did the percentage of loans denied--more dramatically for conventional mortgages. So few mortgages were considered in such neighborhoods, however, that it is impossible to draw valid conclusions from the data.

CONVENTIONAL MORTGAGES⁹ Distributed by Race and Census Tract

<u>% Minority</u>	<u>Applicants</u>		<u>Approved</u>		<u>Denied</u>	
	#	%	#	%	#	%
<10%	2847	85.4	2318	81.4	305	10.7
10-19%	307	9.2	250	78.0	31	10.1
20-49%	168	5.0	121	72.0	33	19.6
50-79%						
80-100%	10	.3	6	60.0	3	30.0

⁸ Minority population refers to persons of non-White races, and Whites of Hispanic origin. Percentages are rounded to the nearest whole number.

⁹ Totals vary slightly from previous data due to differing sources and boundaries of data discussed.

FAIR HOUSING REVIEW

FHA, FmHA & VA HOME-PURCHASE LOANS Distributed by Race and Census Tract

% Minority	Applicants		Approved		Denied	
	#	%	#	%	#	%
<10%	994	60.2	798	80.3	107	10.8
10-19%	341	20.7	280	82.1	39	11.4
20-49%	309	18.7	232	75.1	50	16.2
50-79%						
80-100%	7	.4	4	57.1	1	14.3

4.8 Reasons for Denial

The Home Mortgage Disclosure Act does not require lending institutions to cite reasons for denial of mortgage applications. Many do, however, sometimes citing more than one reason per applicant. The data available for the calendar year 1990, while not statistically reliable, is presented in Tables III-6 and III-7.

Even though some conclusions can be drawn from the data, it's important to remember that the reasons for every denial are not necessarily reported. Further, it is very likely that a great many potential home owners never advance as far as mortgage application process, discouraged by their perception of the housing market, the lending community or their own financial situation.

Of those reasons that were given for denial of loans applications, "Credit History" was most often cited for both conventional mortgages and government-sponsored loans, the primary exception being conventional mortgage applications where "Debt-to-Income Ratio" was cited as the major reason for denial in the case of Black males. The percentages are misleading, however, as there are so few applications to consider in some categories that even one or two denials can account for 50% of the total.

Interestingly, "Credit Application Incomplete" is another frequently cited reason for denial for FHA, FmHA and VA loans. This may be because the paperwork for such loans is more complicated, and applicants are unable or unwilling to complete it.

FAIR HOUSING REVIEW

TABLE III-6

REASONS FOR DENIAL OF MORTGAGE APPLICATION CONVENTIONAL MORTGAGES

RACE	White	Black	Hispanic	Other	Unavailable
Debt-to-Income Ratio	60	2	4	5	11
Employment History	21			2	2
Credit History	74		4	5	2
Collateral	44	1			5
Insufficient Cash	23				5
Unverifiable Information	5			1	1
Application Incomplete	4	1			
Mortgage Insurance Denied	6				
Other	55		3	2	3
GENDER	Male	Female	Joint	Unavailable	
Debt-to-Income Ratio	16	14	45	7	
Employment History	8	4	12	1	
Credit History	13	19	56		
Collateral	18	6	25	1	
Insufficient Cash	6	3	18	1	
Unverifiable Information	1		6		
Application Incomplete		3	2		
Mortgage Insurance Denied	1	1	4		
Other	17	15	29	2	
INCOME	<80% MSA	80-99% MSA	100-120% > MSA	120% MSA	Unavailable
Debt-to-Income Ratio	36	11	6	15	14
Employment History	17	2		3	3
Credit History	33	19	5	19	12
Collateral	16	10	4	16	4
Insufficient Cash	15	3	4	5	1
Unverifiable Information	1		1	2	3
Application Incomplete			2	3	
Mortgage Insurance Denied	3	2		1	
Other	18	14	7	13	11

FAIR HOUSING REVIEW

TABLE III-7

REASONS FOR DENIAL OF MORTGAGE APPLICATION FHA, FmHA & VA HOME PURCHASE LOANS

RACE	White	Black	Hispanic	Other	Unavailable
Debt-to-Income Ratio	16	4			2
Employment History	13	1			
Credit History	61	19	3	4	
Collateral	17	1	2	1	
Insufficient Cash	5		1	3	5
Unverifiable Information	8				
Application Incomplete	40	3	1		
Mortgage Insurance Denied	6	1			
Other	59	13	1	4	
GENDER	Male	Female	Joint	Unavailable	
Debt-to-Income Ratio		5	15	2	
Employment History	1	2	11		
Credit History	19	20	48		
Collateral	8	2	11		
Insufficient Cash	3	4	2		
Unverifiable Information	2	4	2		
Application Incomplete	7	13	24	5	
Mortgage Insurance Denied	5		2		
Other	18	7	52		
INCOME	< 80% MSA	80-99% MSA	100-120% > MSA	120% MSA	Unavailable
Debt-to-Income Ratio	11	4	2	3	2
Employment History	10	2		2	
Credit History	45	20	11	10	1
Collateral	6	6	3	4	2
Insufficient Cash	5		2	2	
Unverifiable Information	6	1	1		
Application Incomplete	22	15	6	5	1
Mortgage Insurance Denied	2	2	3		
Other	27	21	7	19	3

FAIR HOUSING COMPONENT

IV. FAIR HOUSING ACTIVITIES

A variety of actions have taken place in the Lansing area to address the problem of discrimination in housing practices. This chapter summarizes information concerning ordinances and programs, and discusses data on formal housing-related complaints to official agencies. Additional program information will be included in the final report of the overall consulting project.

1. STATE LAW

To address the concerns of Civil Rights in the State of Michigan, the Michigan legislature in 1976 passed the Elliott-Larsen Civil Rights Act (P.A. 453 of 1976). The legislation was signed into law by the Governor on January 13, 1977. The legislation has since been amended on numerous occasions.

The preamble of the law reads in part "*AN ACT to define civil rights; to prohibit discriminatory practices, policies, and customs in the exercise of those rights based upon religion, race, color, national origin, age, sex, height, weight, or marital status*".

Article 5 of the law specifically addresses discrimination in the area of housing.

The Michigan Handicappers Civil Rights Act, P.A. 220 of 1976, as amended, specifically addresses discriminatory practices concerning housing and handicappers.

FAIR HOUSING COMPONENT

2. LANSING ORDINANCE

The Lansing City Council adopted on March 10, 1986 the revised Fair Housing Ordinance. The ordinance prohibits discrimination in real estate transactions involving housing accommodations. Protected classes include: Race, Religion, Color, Sex, Marital Status, Age, National Origin, Ancestry, Handicap, Use of Adaptive Devices or Aids, Political Orientation, and Source of Income. The last two items extend beyond the coverage of the State law.

A copy of the ordinance is included on the following pages.

3. ENFORCEMENT ACTIONS OF BY THE STATE AND CITY

3.1 Likelihood of complaints

A review is made here of the formal housing discrimination complaints filed with State and Local Agencies. The amount of formal complaints is not dramatic in number. This is true even though outreach efforts are continuously undertaken. Viewpoints on the figures merit discussion.

The common belief among state and local officials involved in addressing fair housing problems is that individuals are reluctant to undertake the rather time consuming effort to file formal housing discrimination complaints. This may be particularly true within lower income groups during more difficult economic periods. The challenge of daily living and in assuring some form of shelter is too time consuming to allow the pursuit of fair housing claims.

Moreover, the City, State, and the non-profit agencies involved in housing are, in many cases, able to reconcile a housing problem before a formal complaint is filed. This may occur simply through advice to the individual expressing a concern, or even by contacting the other party and assisting in reconciling the problem. These situations would, therefore, likely not result in a formal complaint being completed and recorded.

FAIR HOUSING COMPONENT

Finally, the information efforts aimed at real estate agents, lending institutions, landlords, and others in the housing industry, while certainly having a beneficial impact on operations, may also mean that in some cases overt prejudice will be replaced by more subtle discrimination.

Information regarding formal complaints is reviewed below. The material is useful, but the figures are not suggested as being a genuine gauge of the degree of the fair housing problem.

3.2 Michigan Dept. of Civil Rights

The Lansing Office of the Michigan Department of Civil Rights operates as an initial intake office for questions and complaints from citizens. Housing complaints are generally routed to the Detroit office for further review.

Records were requested from the Detroit office regarding formally recorded complaints occurring with the City of Lansing. During the period 1987 to the present, 30 complaints were formally filed on the topic of housing within Lansing. Some of these complaints may also have been filed directly with HUD.

<u>Year</u>	<u>Number of Formal Complaints</u>
1987 (part)	5
1988	7
1989	5
1990	7
1991	5
1992 (part)	1

FAIR HOUSING COMPONENT

The type of group that the complaint was filed against is as follows:

Residential Hotel	1
Government Agency	2
Individual	1
Apartment Owners	20
Mortgage Companies	1
Condominium Associations	1
Real Estate Agents	1
Mobile Home Parks	3

The category for the reason the complaint was filed is:

Race exclusively	11
Age	6
National origin	2
Sex	1
Info. incomplete	3
Multi-base	7

3.3 Lansing Human Relations

The City of Lansing Human Relations Department investigates "*complaints alleging violation of the Civil Rights Act*", and provides various services including counseling and mediation. Staff members also assist with a variety of City and regional committees. Housing is but one of the areas the staff is involved with. Outreach materials, including bilingual copies, are distributed throughout the community. Each year the Department sponsors activities in concert with Fair Housing Month (April), including special programs and displays.

Complaints made by citizens to the Department were reviewed for approximately the last year. Fifteen were related directly to housing issues. The majority of these related to tenant-landlord issues.

FAIR HOUSING COMPONENT

4. PROGRAM INFORMATION

A variety of programs have been established in the Lansing area to address housing needs, including discrimination issues. A list of the programs is provided in the Appendix. Certain efforts are briefly reviewed here due to their particular impact on fair housing.

4.1 Housing Resource Center

The agency has offices in both Lansing and East Lansing. The Center describes itself as a *"comprehensive housing counseling agency dedicated to the goal of decent, safe, and sanitary shelter for every citizen in the Greater Lansing area"*.

The programs include:

- Emergency Shelter Hotline
- Special Emergency Shelter Grants
- Rental Availability Listing
- Landlord/Tenant Counseling
- Publications
- Security Deposit Guarantees
- Pre-Homeownership Counseling
- Mortgage Counseling
- Emergency Shelter Grants

The agency includes housing discrimination in its outreach efforts, and has developed a separate pamphlet on the issue. The Center provides counseling assistance in efforts to obtain voluntary compliance. Cases believed to need formal legal actions are referred to the appropriate local, state, and federal agencies.

4.2 Legal Aid of Central Michigan

Legal Aid provides legal services to income eligible residents of Ingham, Eaton, Clinton, Shiawassee and Barry counties. Issue areas include public assistance problems, family law, consumer protection, and housing. Counseling advice is provided on a wide variety of housing concerns: landlord-tenant, mortgage, land contracts, and federal housing.

FAIR HOUSING COMPONENT

In 1991, of 4,153 clients who contacted Legal Aid for services, approximately one-quarter were minorities. Total "Housing" clients numbered 1,323, with landlord-tenant problems being by far the dominant category of problem. Typically, due to limited staff resources, and consistent with national directives, housing discrimination complaints felt to require formal legal action are referred to the State Department of Civil Rights.

4.3 Community Services and Referral Center

The CSRC is a non-profit agency providing information and referral services, as well as a daytime resource center, energy assistance, furniture, and other services. Among the services provided on-site at CSRC offices are landlord/tenant issue counseling.

5. COMMUNITY HOUSING RESOURCES BOARD

The federal Fair Housing Law authorized HUD to establish programs of voluntary compliance. In 1975, the National Board of Realtors and HUD signed a Voluntary Affirmative Marketing Agreement (VAMA), which has since been renewed. A VAMA *"commits local Boards of Realtors and independent signatory companies to voluntarily comply with Title VIII of the Fair Housing Act"*. The VAMA also provides for the formation of Community Housing Resources Boards (CHRBs). The Lansing area CHRB was formed thereafter.

Membership of the Board includes representatives of the city governments of Lansing and East Lansing, the Lansing Housing Commission, Tri-County Planning Commission, and others. Staff assistance is provided through the Tri-County Planning Commission.

Naturally, a primary responsibility of the CHRB is promotion of the implementation, monitoring, and evaluation of the VAMA between HUD and the Greater Lansing Board of Realtors. The CHRB is also involved in training and education pursuits. The CHRB has undertaken several studies during the last decade to analyze fair housing needs.

The CHRB lists expanded efforts in the rental industry as a primary need. A significant number of landlords do participate in the CHRB program, but these often are realtors who would participate in the program in any event. The CHRB estimates that of the 6,000 individuals involved in the rental industry who are potential candidates for the training, less than 1,000 have attended.

FAIR HOUSING COMPONENT

6. GREATER LANSING BOARD OF REALTORS

The Greater Lansing Board of Realtors (GLBR) was founded in 1907. The organization is now affiliated with the Michigan Association of Realtors and the National Association of Realtors.

The GLBR has been working with the CHRB since 1982 to implement the local VAMA. The Board requires all members to take a Fair Housing Training course, specifically the Cuyahoga program.

7. LANSING HOUSING PARTNERSHIP

Through the offices of the Mayor, a broad effort has been undertaken to analyze the housing situation in Lansing, and to develop solutions to housing problems. A series of task forces have been established and are now meeting. The task forces are as follows:

- Housing Needs Committee
- Nonprofit Housing Corporation Needs
- Financing Lansing Housing Program
- Public Housing
- Special Housing Needs
- Housing Affordability
- Neighborhood and Homeownership Promotion

The results of these efforts will establish a road map for future housing activities in Lansing. The actions taken by the city and region in response to the efforts of the task forces will be summarized and added to this Fair Housing Component document.

FAIR HOUSING COMPONENT

V. SPECIAL CATEGORIES

The directives of the Department of Housing and Urban Development suggest that a variety of issues receive additional attention in a fair housing review. This relates, at least in part, to the recognition that Census data alone is insufficient to provide an adequate portrayal of various situations. This Chapter reviews these additional issues.

The issues include:

- Homeless
- Employer location
- Access to transportation
- Code enforcement
- Families with children
- Location of accessible housing
- Location of subsidized housing

1. HOMELESS

1.1 Enumeration

There appears to be a general recognition that standard survey techniques are not adequate to develop a realistic portrayal of homelessness in a community. Obviously, a person without a housing unit can easily be missed by mail surveys and one night searches.

The definition of "homeless" is also one of debate, which leads to statistical confusion. Is a person who stays at a shelter "homeless"? What is the status of a person who is occasionally allowed to sleep on a friend's couch? These people clearly do not have homes, yet during a one day (or night) snapshot survey, they may be viewed as at least having shelter.

FAIR HOUSING COMPONENT

To address the issue of homelessness in Lansing, a special working committee was formed. The committee is chaired by the directors of the Community Service and Referral Center and the Housing Resource Center. The groups uses the terminology that a homeless person is an individual without a permanent address.

The committee undertook a unique surveying effort to attempt to derive a realistic portrait of homelessness in Lansing. Working with the variety of government agencies, non-profit groups, and churches, all involved with providing services to area Homeless, surveys were undertaken monthly. The survey sites included the evening shelters, and also the food services sites where a homeless person may come to eat during daylight hours.

A portion of the survey results are included in Table V-1. Surveys have been undertaken on a monthly basis, and are continuing to be undertaken. Members of the committee believe that even though a comprehensive effort was undertaken, the actual number of homeless individuals in Lansing is at least two or three times greater than the number surveyed.

It should be noted that not all agencies participated in each survey. Due to the difficulty in receiving full answers to each question, the totals in the individual components will not match with the totals for other groupings. Even given the difficulties faced in developing accurate estimates, it is believed that the survey effort is one of the most comprehensive thus far undertaken in Michigan.

The results of the survey will be further refined and examined in the final report of the Housing Demand Study.

FAIR HOUSING COMPONENT

TABLE V-1
PARTIAL DATA SUMMARY
LANSING HOMELESS SURVEY-1992

	DEC.	JAN.	FEB.	MARCH
WHY HOMELESS				
Evicted	193	97	62	58
Long-term	48	59	12	36
Unhealthy environment	60	87	23	39
Relocating	30	49	28	18
Sub. abuse	10	13		12
RESIDENCY				
Lansing	324	292	100	142
Other	24	28	31	48
# IN FAMILY				
1	249	234	172	191
2	41	34	11	31
3 or more	56	51	34	47
WHERE DO YOU LIVE				
W/friends	72	78	24	30
W/family	42	56	9	33
Shelter/motel	147	109	71	123
Street	87	76	27	16
GENDER				
Male	180	182	87	120
Female	162	137	44	82

FAIR HOUSING COMPONENT

1.2 Services

A list of the agencies providing services to area homeless, and the types of services, is included in the Appendix. The information was originally assembled for the Comprehensive Housing Assistance Plan.

The previously mentioned Special Needs Committee of the Lansing Housing Initiative is presently developing an approach and program for identifying and addressing the unmet needs of the homeless population.

2. EMPLOYER LOCATION

The census information found that the number of individuals below the poverty line has increased substantially during the last decade. Clearly, employment is a major concern for the community. Even though housing problems and income problems are not one in the same, there is no doubt a strong relationship.

The metropolitan area is fortunate that the major area employers are rather stable, at least as compared to the factory closings that have impacted other Michigan communities. Until further Census data is available, it is difficult to determine the actual comparative job growth between Lansing and surrounding communities.

It is well known that automobiles and the public sector (including medical and educational) are the primary employers. The figures below are excerpted from the Michigan Commerce Department list of primary "economic base" employers:

State of Michigan, Lansing	22,000
GM Olds Div., Lansing	17,000
Mich. State Univ. East Lansing	8,834
GM Fisher Body Div. Lansing	4,500
Motor Wheel, Lansing	1,000
Federal Drop Forge	380
Dart Container, Mason	347
Wyeth Labs, Mason	332
Dana, Lansing	325
Wohlert, Lansing	300

City 1100-1200 ?

FAIR HOUSING COMPONENT

The names of various hospitals and schools systems could also be added to the list. In the case of area hospitals, the three largest are located in the neighborhood target tracks of Lansing. In the *Lansing Area Manufacturing Directory for 1992*, published by the Chamber of Commerce, and covering a multi-county area, "Lansing" is the home of more than one-half of the firms listed.

3. ACCESS TO TRANSPORTATION

Mobility is a key to the employment and educational opportunities (as well as medical, spiritual, and recreational services), that a community possesses. For lower income individuals in particular, mobility impacts the choice of housing, and the access to important human services. HUD is therefore interested in the mobility needs of a community and the services available.

The Capitol Area Transportation Authority (CATA) provides bus transportation to most major employers (the auto plants, MSU, the downtown State Government Complex, and other State Government centers), and has a variety of "runs" through the target neighborhoods. The "Willow-Lansing Mall" route, for example, serves the State Capitol Complex, GM Plant #3, and a large shopping mall west of the City. Copies of the maps of a small sample of bus routes are included in the Appendix of this document.

CATA Rural Service is "designed to serve residents of Ingham County who live outside the Lansing metropolitan area". The service, at present, does not focus on bringing target neighborhood residents to employment opportunities outside the city.

SPEC-TRAN is an advanced appointment service for "*mobility limited seniors and handicappers who are unable to use fixed route service*". The program provides curb-to-curb service.

4. CODE ENFORCEMENT

The City recognizes that while code enforcement is an important tool in working to assure safe and adequate housing conditions, outdated or over-restrictive codes or enforcement also have the *potential* to negatively impact the total housing stock.

FAIR HOUSING COMPONENT

A committee of the Lansing Housing Partnership, on Housing Affordability, is specifically addressing this topic. The Chairman of the Committee is the Building Safety Division Director of the City of Lansing.

The present building codes of the City are available for inspection by citizens at City offices in downtown Lansing.

5. FAMILIES WITH CHILDREN

Families with children are a class protected by fair housing laws, and merit enumeration within a fair housing review. Unfortunately, the 1990 Census information available at the juncture when this report is being submitted is not sufficient to provide a reliable estimate of the figures within Lansing tracts and comparisons to other areas in the region.

6. LOCATION OF ACCESSIBLE HOUSING

The Center for Handicapper Affairs provides a wide range of services to handicappers in the Greater Lansing area. A particularly important task area is housing. The Center has compiled a working list of accessible units in the metropolitan area. The list is included in the Appendix.

7. LOCATION OF PUBLIC HOUSING

The Lansing Housing Commission has operated under the general policy for a number of years not to cluster public housing units in any single neighborhood.

Two lists of assisted housing units are supplied in the Appendix. The first was provided in the Comprehensive Housing Assistance Plan. The second is a site specific list of the scattered site housing of the Housing Commission.

FAIR HOUSING COMPONENT

APPENDICES

The following documents are included in the Appendices.

- Lansing Fair Housing Ordinance
- List of agencies providing services to the homeless
- Maps of a sample of Transit Authority routes
- Partial list of accessible housing units
- Lists of government assisted housing units

TITLE TWELVE - Civil Rights
Chap. 296. Fair Housing.
Chap. 297. Human Relations.

CHAPTER 296
Fair Housing

- | | |
|---|--|
| 296.01 Findings of fact;
establishment of
rights; authority. | 296.06 Enforcement. |
| 296.02 Definitions. | 296.07 Representation of a change
in composition of an area. |
| 296.03 Discrimination
prohibited. | 296.08 Conflicts. |
| 296.04 Exemptions;
interpretation. | 296.09 Remedies cumulative;
cooperation of City with
State Civil Rights
Commission. |
| 296.05 Discrimination by
financial or insurance
institutions. | 296.10 Expiration. |
| | 296.99 Penalty. |

CROSS REFERENCES

- Civil Rights Law - see M.C.L.A. §§37.1 et seq.
Housing generally - see M.C.L.A. §§125.651 et seq.
Discrimination in government housing - see M.C.L.A. §§750.146,
750.147
Civil rights generally - see M.C.L.A. §§37.1 et seq., 750.3,
750.4, 750.146 et seq.; CHTR. §1-302
Housing Commission - see ADM. Ch. 260
Human relations - see ADM. Ch. 297
Discrimination by City departments or employees prohibited -
see ADM. 297.06
Housing co-op tax exemption - see B.R. & T. 880.03
Housing Code - see B. & H. Ch. 1460

**296.01 FINDINGS OF FACT; ESTABLISHMENT OF RIGHTS;
AUTHORITY.**

It is hereby found that discrimination in housing adversely affects the continued development, renewal, growth and progress of the City and its inhabitants and that such discrimination is injurious to the public health, safety and general welfare of the City and its inhabitants. The opportunity to purchase, lease, sell, hold, use and transfer real property, or an interest therein, which is utilized for housing accommodation in the City, without discrimination because of religion, race,

color, sex, age, marital status, ancestry, national origin, political orientation, handicap, the use of adaptive devices, or an individual's or group's income being derived in whole or in part from alimony, child support or public assistance funds, is a civil right established by this chapter which is enacted pursuant to the police powers granted to the City by State law, by the 1968 Fair Housing Law (Title VIII and IX of the Civil Rights Act of 1968, 42 U.S.C. 3601 et seq., as amended, and 42 U.S.C. 3631, as amended) by the Housing and Community Development Act of 1974, as amended, and by other applicable laws. (Ord. 711. Passed 3-10-86.)

296.02 DEFINITIONS.

As used in this chapter, unless a different meaning appears clearly from the context:

- (a) "Discriminate" or "discrimination" includes making a decision, offering to make a decision, refraining from making a decision or treating individuals or groups, or the friends or associates of such individuals or groups, differently, in the sale, exchange, lease, assignment, transfer, sublease, rental, financing or insuring of housing units, real estate or housing accommodations based in whole or in part on race, color, religion, ancestry, sex, age, national origin, political orientation, marital status, handicap, the use of adaptive devices, or the income of an individual or group being derived in whole or in part from alimony, child support or public assistance funds.
- (b) "Entity" includes an association, partnership or corporation and the officers and members thereof.
- (c) "Financial institution" means any entity regularly engaged in the business of lending money or guaranteeing loans on real property or any interest therein.
- (d) "Housing accommodation" includes improved or unimproved real property, or a part thereof, which is used or occupied, or is intended, arranged or designed to be used or occupied, as the home or residence of one or more persons.
- (e) "Immediate family" means a spouse, parent, child or sibling.
- (f) "Owner" includes the lessee, lessor, sublessee, sublessor, assignee, assignor, managing agent or other person having the right of ownership or possession or the right to sell, rent, transfer or lease any housing accommodation or any interest or part thereof.
- (g) "Real estate broker" or "salesperson" means a person, whether licensed or not, who, for or with the expectation of receiving a consideration, lists, sells, purchases, exchanges, rents or leases real property or an interest therein; negotiates or attempts to negotiate any of such activities; holds himself or herself out as engaging in such activities; negotiates or attempts to negotiate a loan secured or to be secured by a mortgage or other encumbrance upon real property or an interest therein; or is engaged in the business of listing real property or an interest therein in publications. "Real estate

broker" or "salesperson" also means a person employed by or acting on behalf of a real estate broker or salesperson.

(h) "Real estate transaction" means the sale, exchange, rental, lease, transfer, assignment or sublease of real property or an interest therein concerning housing accommodations.

(i) "Real property" includes a structure, a building, a mobile home, real estate, land, a mobile home park, a trailer park, a tenement, a leasehold or an interest in a real estate cooperative or condominium.

(Ord. 711. Passed 3-10-86.)

296.03 DISCRIMINATION PROHIBITED.

Subject to Section 296.04, no person engaging in a real estate transaction concerning housing accommodations, and no real estate broker or salesperson, shall, wholly or partly for reasons of religion, race, color, sex, age, marital status, ancestry, national origin, political orientation, handicap, the use of adaptive devices, or the fact that the income of a person, or of a person residing with that person, is derived in whole or in part from alimony, child support or public assistance funds:

(a) Refuse to engage in a real estate transaction with a person;

(b) Refuse to receive from a person or transmit to a person a bona fide offer to engage in a real estate transaction;

(c) Refuse to negotiate for a real estate transaction with a person;

(d) Represent to a person that real property or an interest therein is not available for inspection, sale, rental or lease when in fact it is so available, or knowingly fail to bring a property listing to a person's attention, or refuse to permit a person to inspect real property;

(e) Print, circulate, post, mail or otherwise cause to be published a statement, advertisement, notice or sign, or use a form of application for a real estate transaction, or make a record of inquiry in connection with a prospective real estate transaction, which indicates, directly or indirectly, an intent to make a preference, limitation, specification or discrimination with respect thereto;

(f) Offer, solicit, accept, use or retain a listing of real property or an interest therein with the understanding that a person may be discriminated against in a real estate transaction or in the furnishing of facilities or services in connection therewith;

(g) Discriminate against a person in the terms, conditions or privileges of a real estate transaction or in the furnishing of facilities or services in connection therewith; or

- (h) Deny a person access to or membership or participation in multiple listing services, real estate brokers organizations or other real estate services.
(Ord. 711. Passed 3-10-86.)

296.04 EXEMPTIONS; INTERPRETATION.

(a) This chapter shall not:

- (1) Apply to the rental of a room or rooms to three or fewer persons in a single dwelling or two-family unit, the remainder of which dwelling is occupied by either the owner or a member of his or her immediate family or a lessee of the entire dwelling unit or a member of his or her immediate family;
- (2) Subject to paragraph (b)(2) hereof, require an owner to offer property or an interest in property to the public at large before selling or renting it;
- (3) Subject to paragraph (b)(2) hereof, prohibit owners from giving preference to prospective tenants or buyers for any reason other than religion, race, color, sex, age, national origin, ancestry, political orientation, marital status, handicap, the use of adaptive devices, or the fact that the income of a person, or of a person residing with that person, is derived in whole or in part from alimony, child support or public assistance funds;
- (4) Prohibit a religious organization or institution from restricting any of its facilities of housing or accommodation, which are operated as a direct part of religious activities, to persons of the denomination involved;
- (5) Prohibit an educational institution from limiting the use of its facilities to those affiliated with such institution; or
- (6) Prohibit the obtaining of information relative to the marital status of an individual when such information is necessary for the preparation of a deed or other instrument of conveyance.

(b) Nothing contained in this chapter shall be:

- (1) Interpreted as repealing the existing powers of the Human Relations board to work, through conciliation and education, to eliminate such discrimination in the sale and rental of real property or on other transactions related to the subject matter of this chapter; or
- (2) Construed to prohibit any affirmative action plans and programs instituted by any level of government or a private person or group.

(c) With respect to the age provision only, this chapter shall not apply to the sale, rental or lease of housing accommodations meeting the requirements of Federal, State or local housing programs for senior citizens or otherwise intended, advertised, designed or operated for the purpose of providing housing accommodations to persons fifty years or older.

(d) With respect to the source of income provision only, nothing contained in this chapter shall be construed to preclude the making of a good faith business determination involving a person's ability to meet the financial burden involved in the sale, lease, rental, sublease, assignment or transfer of housing accommodations. A determination by a person to accept or not to accept rental payments in advance and/or arrearages shall not constitute a violation of this chapter.
(Ord. 711. Passed 3-10-86.)

296.05 DISCRIMINATION BY FINANCIAL OR INSURANCE INSTITUTIONS.

(a) Subject to Section 296.04, a person to whom application is made for financial assistance or financing in connection with a real estate transaction or in connection with the insurance, construction, rehabilitation, repair, maintenance or improvement of real property, or an interest therein, which is utilized for housing accommodations, or a representative of such person shall not:

- (1) Discriminate against the applicant because of religion, race, color, national origin, age, sex, marital status, ancestry, political orientation, handicap, the use of adaptive devices, or the fact that the income of the applicant or a person residing with the applicant is derived in whole or in part from alimony, child support or public assistance funds; or
- (2) Use a form of application for insurance or financial assistance or financing, or make or keep a record or inquiry in connection with an application for financial assistance or financing, which indicates, directly or indirectly, a preference, limitation, specification or discrimination based on religion, race, color, national origin, age, sex, marital status, ancestry, political orientation, handicap, use of adaptive devices; or the fact that the income of the applicant or a person residing with the applicant is derived in whole or in part from alimony, child support or public assistance funds.

(b) Paragraph (a)(2) hereof shall not apply to a form of application for financial assistance prescribed for the use of a lender regulated as a mortgagee under the National Housing Act, as amended, being 12

U.S.C. 1701 to 1750(g), as amended, or by a regulatory board or officer acting under the statutory authority of the State or the United States. (Ord. 711. Passed 3-10-86.)

296.06 ENFORCEMENT.

(a) All complaints of housing discrimination received by City departments shall be forwarded to the Human Relations Department for review and investigation. Complaints shall be in writing or, if oral, shall be reduced to writing and shall contain such information and be in such form as the Department requires. The Department shall:

- (1) Receive, investigate, make recommendations, initiate and attempt to conciliate any complaints of housing discrimination because of religion, race, color, sex, age, marital status, ancestry, national origin, political orientation, handicap, the use of adaptive devices, or the fact that the income of a person, or of a person residing with that person, is derived in whole or in part from alimony, child support or public assistance funds;
- (2) Ensure that no excessive burdens are placed on complainants which might discourage filing of complaints regarding housing discrimination;
- (3) Commence and complete complaint processing in a timely manner; and
- (4) Promulgate and publish rules and guidelines for the processing, investigation and resolution of complaints.

(b) No person shall coerce, threaten or retaliate against any individual or organization for making a complaint or assisting in an investigation regarding a violation or alleged violation of this chapter or require, request, conspire with, assist or coerce another person to retaliate against any individual or organization for making a complaint or assisting in any investigation pursuant to this chapter.

(c) No person shall conspire with, assist, coerce or request another person to discriminate in any manner prohibited by this chapter.

(d) No person shall provide false or substantially misleading information to any authorized person investigating a complaint regarding a violation of this chapter, or sign a complaint for a violation of this chapter based upon false or substantially misleading information. (Ord. 711. Passed 3-10-86.)

296.07 REPRESENTATION OF A CHANGE IN COMPOSITION OF AN AREA.

No person shall represent, for the purpose of promoting or inducing a real estate transaction from which such person may benefit financially, that a change has occurred or will or may occur in the composition of a block, neighborhood or area with respect to religion, race, color, national origin, age, sex, marital status, ancestry, political orientation, use of adaptive devices, or source of income when derived in whole or in part from alimony, child support or public assistance funds, or the owners or occupants in the block, neighborhood or area in which the real property is located, or represent that such change will or may result in the lowering of property values, an increase in criminal or antisocial behavior of the area, or a decline in the quality of schools or other public facilities in the block, neighborhood or area in which such real property is located.
(Ord. 711. Passed 3-10-86.)

296.08 CONFLICTS.

Nothing contained in this chapter shall be deemed to supersede, compete with or conflict with any law of the State or the United States relating to discrimination because of race, color, religion, national origin, age, sex, marital status, ancestry, political orientation, handicap, the use of adaptive devices, or the fact that income is derived in whole or in part from alimony, child support or public assistance funds.
(Ord. 711. Passed 3-10-86.)

296.09 REMEDIES CUMULATIVE; COOPERATION OF CITY WITH STATE CIVIL RIGHTS COMMISSION.

Nothing in this chapter shall be construed to limit the rights of access by an individual to remedies before the State Civil Rights Commission or before any State court on an individual basis, or to prohibit cooperation between the City and the State Civil Rights Commission.
(Ord. 711. Passed 3-10-86.)

296.10 EXPIRATION.

This chapter shall expire ten years from the date of its adoption unless readopted by Council.
(Ord. 711. Passed 3-10-86.)

296.99 PENALTY.

(EDITOR'S NOTE: See Section 202.99 for general Code penalty if no specific penalty is provided.)

INVENTORY OF FACILITIES AND ASSOCIATED SERVICE PROGRAMS
FOR SPECIAL HOUSING GROUPS

The following inventory was prepared in March 1991 as part of the City's CHAP submission:

<u>Facility/Agency</u>	<u>Services Provided</u>	<u>Service Population</u>
Housing Resource Center	Provides emergency housing assistance for guaranteeing security deposits, back rent guarantees, delinquent mortgage guarantees and back rent, delinquent mortgage payments, to mitigate an increase in home loss and rental evictions.	Families, elderly, veterans, single individuals
Salvation Army	Provides referrals of homeless to stay overnight in motels who have been advanced money for that purpose.	Families and single individuals (veterans).
City Rescue Mission	Provides overnight shelter for men, women and children.	Single men, women and children (veterans).
Justice in Mental Health	Provides a drop-in center for mentally ill street people and other mentally ill unwilling to use the services of Community Mental Health by offering peer support, role modeling and referral to other human service providers.	Mentally ill street people and other mentally ill.
Economic Crisis Center	Provides emergency housing for families by offering temporary residency up to three weeks with a shelter capacity of 28 individual family members.	Families
Loaves and Fishes	Provides overnight shelter for single women and men and has a maximum bed space of 9.	Single men and women (veterans).
Volunteers of America	Provides overnight shelter for single men.	Single men (veterans).

<u>Facility/Agency</u>	<u>Services Provided</u>	<u>Service Population</u>
Council Against Domestic Assault	Provides protective emergency shelter for battered women and their children and has bed space capacity for 30.	Battered women and their children.
Cristo Rey	Provides vouchers for placement in motels when the shelters are full.	Families and single individuals, primarily Hispanic.
Red Cross	Provides vouchers for placement in motels when the shelters are full.	Families and single individuals (veterans).
Community Service and Referral Center	Provides services in a daytime resource center for a warm place, phoning assistance for permanent shelter and referral to other human services.	Street people (veterans).
Harvest House	Provides daytime and evening services lasting until eleven at night, and counseling, but, specializes in serving prostitutes and drug abusing street people; and home placement for youth and street.	Street people - primarily, prostitutes and drug addicts (veterans).
Community Mental Health	Provides residential services for mentally ill adults and children under 18 years of age, as well as developmentally disabled. Provides day services to mentally ill adults and children and the developmentally disabled.	Mentally ill adults and children and developmentally disabled.
Ingham County Social Services	Provides emergency needs services for persons that are homeless, those receiving court ordered evictions, and those displaced by condemnation actions.	Displaced Social Service eligibles
Advent House	Provides daytime services for homeless persons.	Street people.

Facility/AgencyServices ProvidedService Population

Gateway Community
S e r v i c e s
(Crossroads)

Operates a short term and
long term rental facility
for youth and offer counsel-
ing services.

Youth

Veterans Admini-
stration


Assist veterans who utilize
services of the other shel-
ter/housing providers.

Veterans


Number of People Served	Number of People Referred Out	Nights of Shelter Provided	Shelter Nights Needed	Other Housing Related
Salvation Army	28	42		
Economic Crisis Center	538	7,828 (14.5 Avg.)	15,268	
Daytime Resource Center (CSRC)	1,874			
Loaves and Fishes	465	3,417 (7.3 Avg.)	13,935	
Cristo Rey Community Center	542			soup kitchen, homeless meals 3,900
Volunteers of America	2,552	4,118 (1.6 Avg.)		
Housing Resource Center				back rents, mortgage payments for families 121
JIMHO	415			
Harvest House	2,080			
Gateway Community Center	360			
City Rescue Mission	8,629			chapel services, meals lodging 49,974
Advent House	92	1,915 (20.8 Avg.)		served 10,400 meals
Community Mental Health Residential Services	233			
Ingham County Dept. of Social Services (Emergency Services)	2,808	304		
Council Against Domestic Assault	854			crisis shelter calls 1,611
American Red Cross	2,671	3,561 (1.3 Avg.)		Service level for 1990


9 - South M.L.King, Jr./ Logan


Legend


 NORTH

A Time Point
(see schedule)


 Bus route


 Selected trips


 Transfer point to
indicated CATA routes

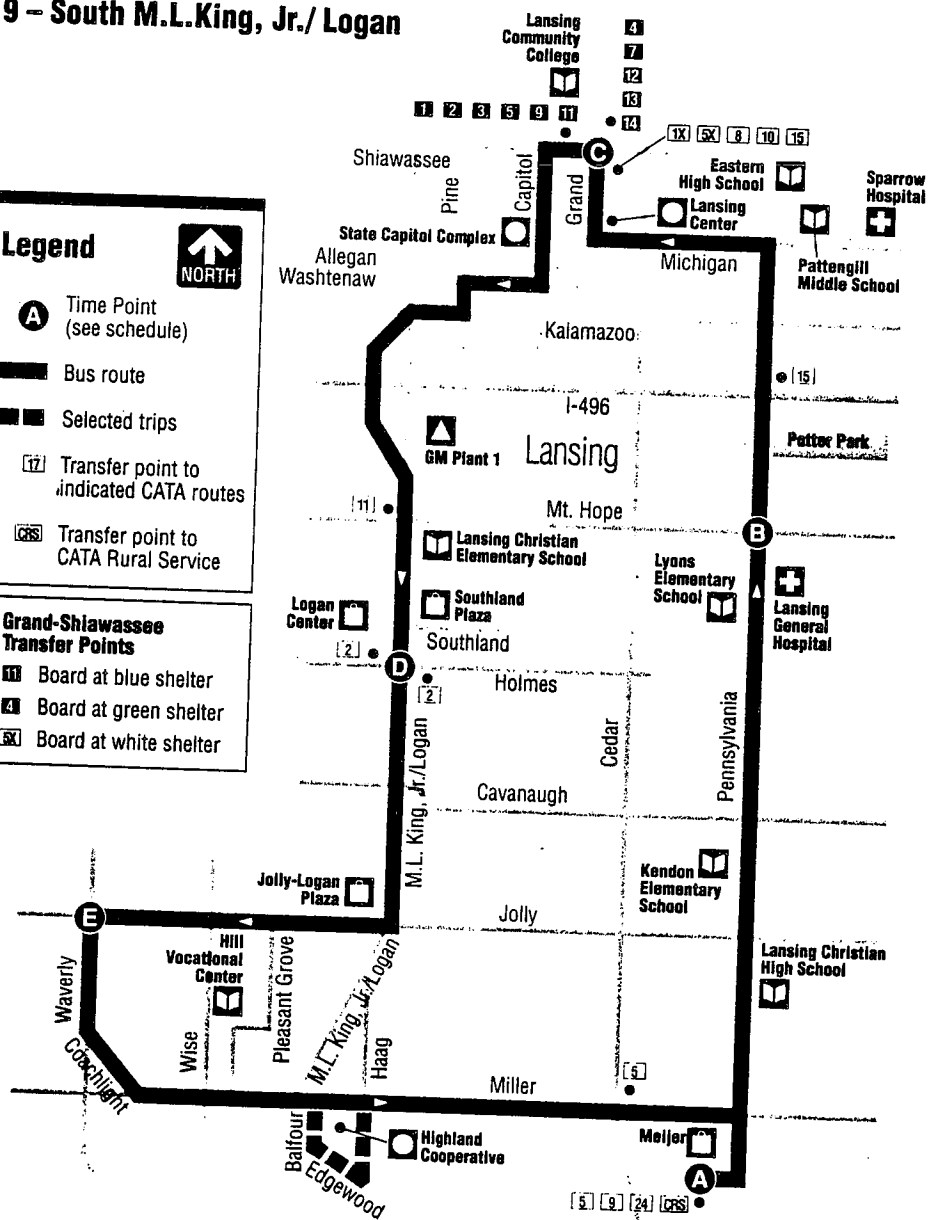
 Transfer point to
CATA Rural Service

**Grand-Shiawassee
Transfer Points**

 Board at blue shelter

 Board at green shelter

 Board at white shelter



10 – North Lansing-Turner

Legend



H Time Point
(see schedule)

— Bus route

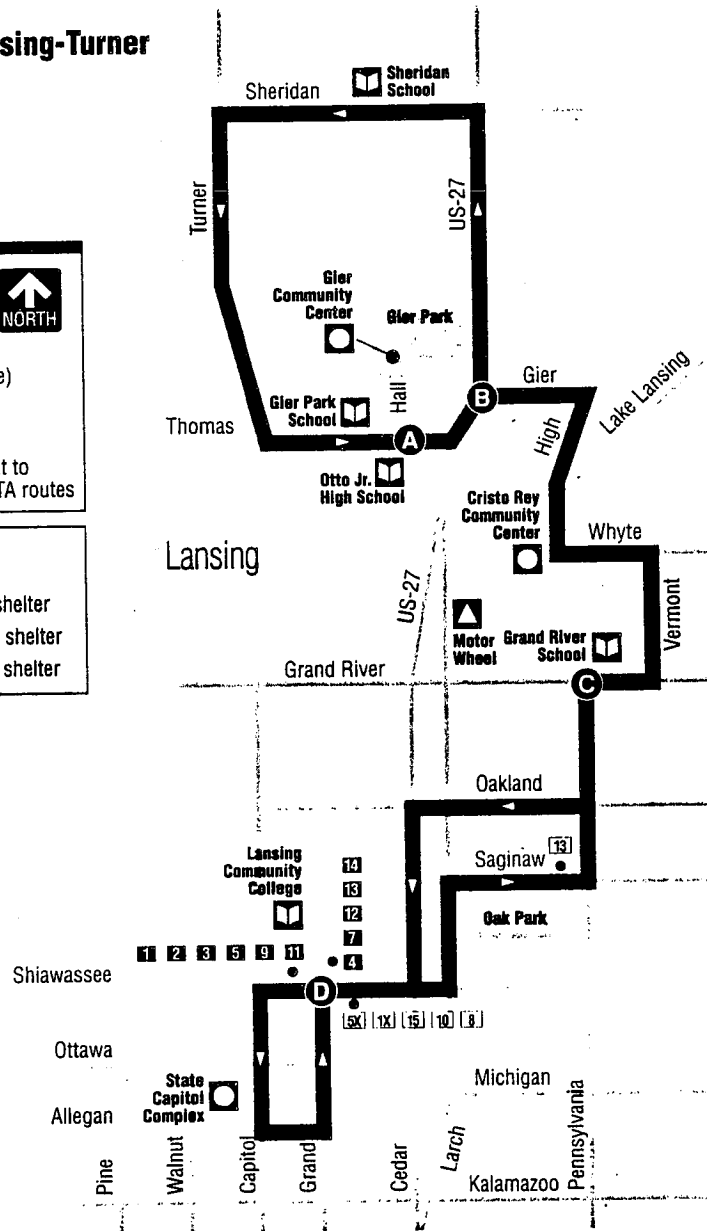
[17] Transfer point to
indicated CATA routes

Grand-Shiawassee Transfer Points

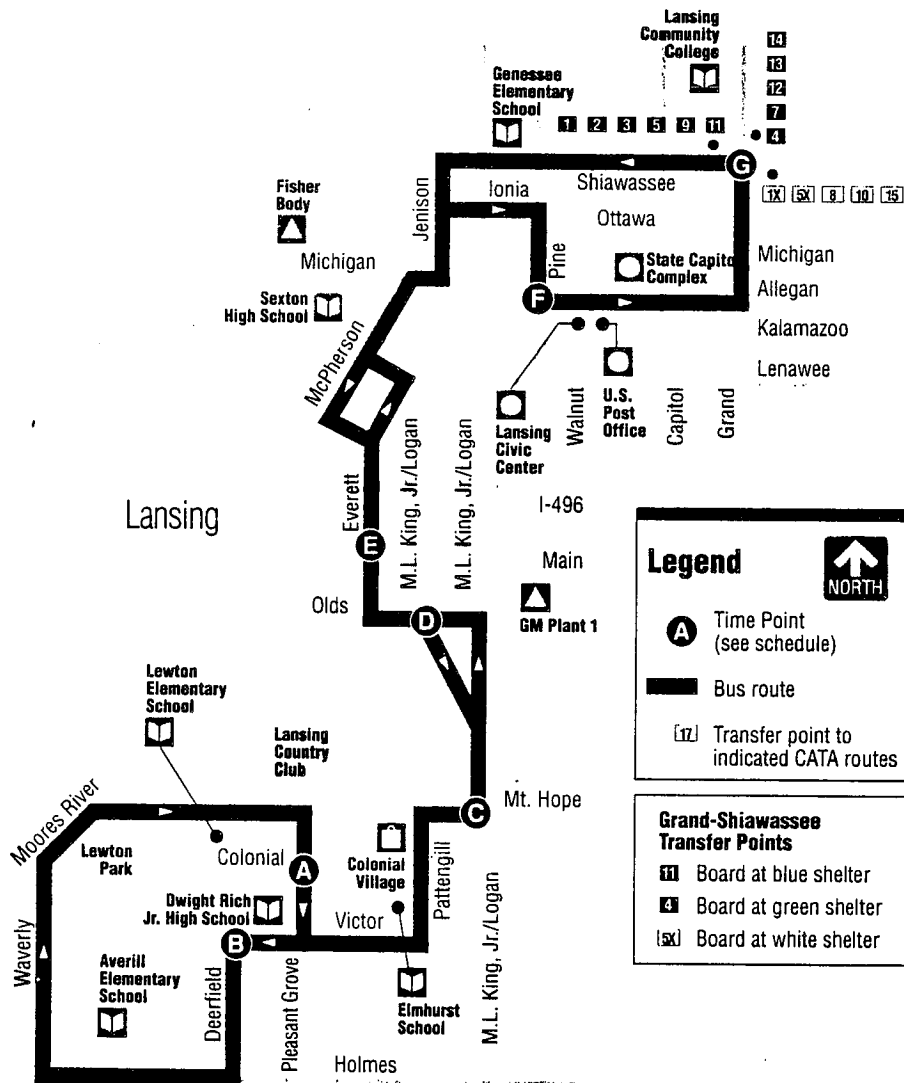
[11] Board at blue shelter

[4] Board at green shelter

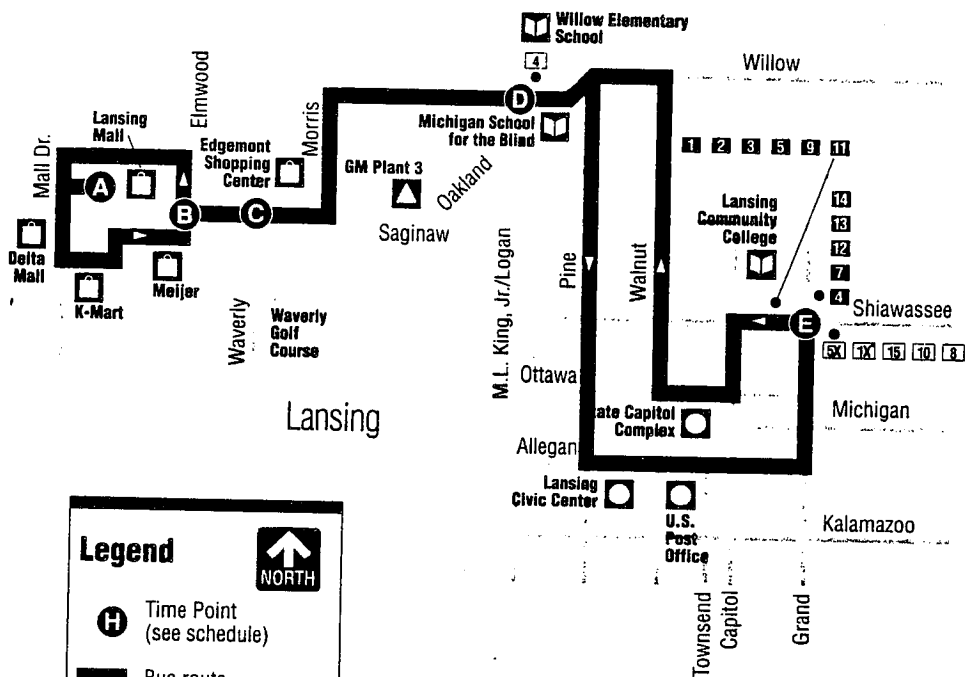
[5x] Board at white shelter



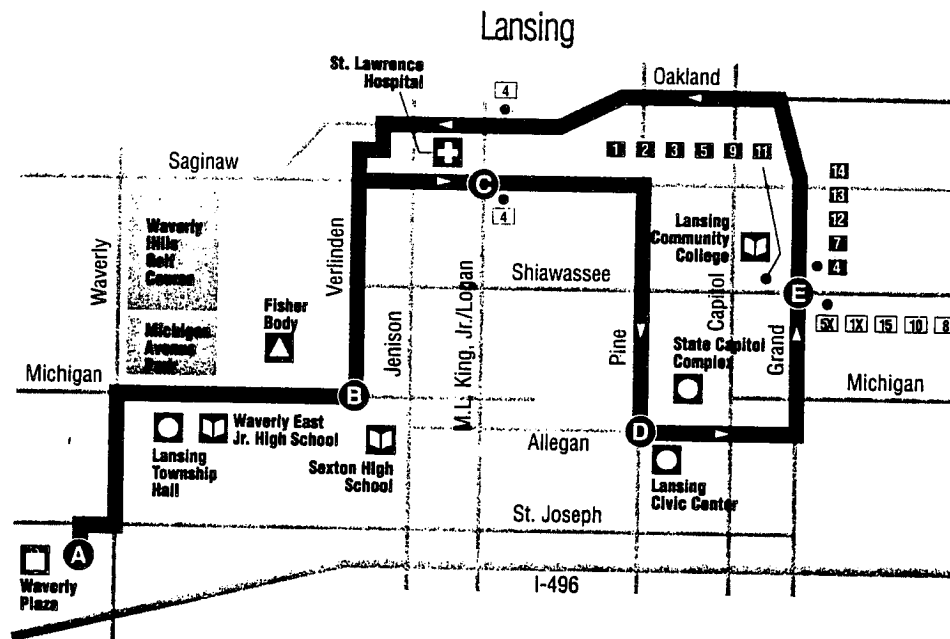
11 – Victor-Colonial Village



3 - Willow-Lansing Mall



12 - West Michigan-Waverly



Legend



H Time Point
(see schedule)

— Bus route

17 Transfer point to
indicated CATA routes

Grand-Shiawassee Transfer Points

11 Board at blue shelter
4 Board at green shelter
5X Board at white shelter



CENTER OF HANDICAPPER AFFAIRS

A Center For Independent Living

918 Southland. Lansing, Michigan 48910

Voice Number 393-0305 • TDD Number 393-0326

HOUSING LIST

ACC: Some modifications; does not meet all requirements of Barrier Free Design Code.

BF : Modified to accommodate wheelchair users; meets all requirements of Barrier Free Design Code.

SUB: Subsidized rent based on income.

<u>NAME</u>	<u>ACC</u>	<u>BF</u>	<u>SUB</u>
Amber Ben 2601 E. Grand River E. Lansing 371-1003	yes	no	yes
Benson Hills 5800 Benson Haslett 339-9911	yes	yes	yes
Brookshires 3923 Hunters Ridge Lansing 394-0736	would build ramp	no	no
Burnt Tree 500 W. Lake Lansing E. Lansing 351-3540	yes	yes	
Butternut Creek 100 Butternut Drive Charlotte 543-2996	yes	no	yes
Capitol Commons 600 S. Sycamore Lansing 484-0505	yes	yes	yes

<u>NAME</u>	<u>ACC</u>	<u>BF</u>	<u>SUB</u>
Capitol Commons Seniors 500 S. Pine Lansing 482-8880	yes	yes	yes
Carraige Lane 3882 Dobie Okemos 349-1643	yes	yes	yes
Cavanaugh West 1122 Mary Lansing 393-3926	yes	yes	no
Cedar Place Sen. Citizens 201 W. Jolly Lansing 882-0766	no	no	yes
Cedar Village 303 Bogue E. Lansing 351-5180	yes	yes	
Coronado Gardens Coop. 3056 N. Waverly Lansing 321-1928	no	no	yes
Country Meadows Villas 13098 Appletree DeWitt 669-8338	yes	yes	yes
Deerpath Apts 1290 Deerpath E. Lansing 332-7118	yes	yes	yes
Delta Square 5426 W. Michigan Lansing 321-2650	yes	yes	no
East Glen Elderly Apts. 1801 N. Hagadorn E. Lansing 337-2009	yes	yes	yes

<u>NAME</u>	<u>ACC</u>	<u>BF</u>	<u>SUB</u>
Edgewood Glen Apts. 1404 W. Edgewood Blvd. Lansing 393-5444	yes	yes	yes
Edgewood Village 6213 Towar Gardens Circle E. Lansing 351-1400	yes	yes	yes
Elmwood Park Apts. 1030 Woodale Lansing 321-5146	no	no	yes
Evergreen Terrace 1001 W. Cavanaugh Lansing 393-5423	no	no	yes
Fairfax Apts. 831 Brookside Drive Lansing 321-2700	yes	yes	no
Fountain Place 920 S. Washington Lansing 484-9023	yes	no	no
Friendship Manor 200 Friendship E. Lansing 351-7540	no	no	yes
Grange Acres 6101 Marsh Haslett 339-9321	yes	yes	yes
Groesbeck Apts. B1903 Wood St. Lansing 487-1080	yes	yes	no
Hoyt Avenue 1904 Hoyt Ave. Lansing 487-6550	no	no	yes
Hickory Woods Apts. 601 Sadie Court Lansing 485-6938	yes	yes	yes
Hi-Way Rental 3609 N. East Lansing 484-5619	no	yes	no
Hillcrest Village 840 Glenmoor E. Lansing 332-4039	no	yes	no

<u>NAME</u>	<u>ACC</u>	<u>BF</u>	<u>SUB</u>
Homestead Apts. 500 W. Lake Lansing E. Lansing 351-7700	yes	yes	no
Kalamink Creek Apt 392 W. Grand River Webberville 521-4924	yes	yes	yes
Kaynorth Apts. 5509 Joshua Lansing 887-1207	yes	yes	no
Lansing Towers 610 W. Ottawa Lansing 482-8838	yes	no	no
Lilac Lawn Apts. 818 S. Harrison Road E. Lansing 332-8064	yes	yes	no
Montgomery Court 1715 Huntsville Haslett 349-1666	will build ramps		
Nemoke Trails Nemoke Trail Haslett 349-2614	yes	yes	no
Oak Park Apts. 900 Long Blvd. Lansing 694-3971	yes	yes	no
The Oaks 136 Reniger E. Lansing 336-9525	yes	yes	no
Okemos Station Apts. 4235 Southport Circle Okemos 349-5921	yes	yes	yes
O L School Village 350 Hall Eaton Rapids	yes	yes	no
Pebble Creek Townhouses 1351 Pebblecreek E. Lansing 351-0460	no	no	yes

<u>NAME</u>	<u>ACC</u>	<u>BF</u>	<u>SUB</u>
The Ponds 1563 West Pond Okemos 349-6867	yes	yes	no
Porter Apts. 501 Townsend Lansing 484-4134	yes	yes	yes
Ramblewood Apts. 6300 W. Michigan Lansing 321-6300	yes	yes	no
Residence Inn East 1600 E. Grand River E. Lansing 332-7711	yes	yes	no
River Glen Apts 5000 S. Hagadorn E. Lansing 351-7306	yes	yes	no
Riverfront Apts. 601 N. Cedar Lansing 372-1082	yes	yes	yes
Runaway Bay Apts. 1011 Runaway Bay Dr. Lansing 321-0123	yes	yes	no
Serenity Place 216 S. Clinton Grand Ledge 627-8469	yes	yes	yes
Somerset Apts. 1401 W. Holmes Lansing 394-6800	yes	no	yes
Springtree Apts. 3029 Beau Jardin Lansing 393-0210	yes	yes	
Stone Ridge Meadows 5531 Kaynorth Lansing 887-0925	yes	yes	
Stonehedge Apts. 1501 North Shore E. Lansing 351-6789	yes	yes	yes
Tamarack Apts. 4400 Holt Rd. Holt 694-0074	yes	yes	yes

<u>NAME</u>	<u>ACC</u>	<u>BF</u>	<u>SUB</u>
Tammany Hills Apts. 3120 Staten Lansing 393-1112	yes	yes	no
Timber Lake Apts. 1501 N. Shore E. Lansing 351-6789	yes	yes	yes
Trappers Cove 2720 Trappers Cove Lansing 882-8102	yes	yes	no
Verndale Apts. 823 Montevideo Lansing 321-2292	yes	no	no
Village Inn 2211 N. Cedar Holt 699-2187	yes	no	no
Ville Montee 301 Rampart Way E. Lansing 351-9451	yes	no	no
Washington Apts. 927 S. Washington Lansing 482-9921	yes	no	no
Washington Woods Apts. 5801 S. Washington Lansing 887-0100	yes	yes	yes
Waverly Park Apts. 4030 Hartford Lansing 646-0530	yes	yes	no
Whitehall & Riverbend 206 E. Main Lansing 321-1770	yes	no	
Willowood Apts. 201 E. Edgewood Blvd. Lansing 882-2234	yes	no	no
Woodbrook Village 1705 Coolidge Rd. E. Lansing 332-7150	yes	yes	no

CITY OF LANSING
ASSISTED HOUSING INVENTORY
OCTOBER 1991

Lansing Housing Commission
Managed Public Housing

<u>Project</u>	<u># Units</u>
Mt. Vernon	140
LaRoy Froh	100
Hildebrandt	100
Oliver Towers	101
S. Washington Park	188
Forest-Hoyt	52
Scattered Sites	254
 TOTAL	 935

Other

Somerset Apt. (Elderly) - Section 8 New Construction	100
Homeowner Program	11
Total	111

Multi Family Projects

<u>Project</u>	<u>Type</u>	<u># Units</u>
Cranbrook Manor	236	136
Pinebrook Manor	236	136
Vincent Court	221(d)(3)	56
Sunnyridge Townhouses	221(d)(3)	116
Marscot Meadows	221(d)(4)	220
Coronado Gardens Co-op	236	64
Woodbridge Commons Co-op	236	157
Colonial Townhouses Co-op	236	241
Village Townhouses Co-op	221(d)(3)	313
Highlands Co-op	221(d)(3)	414
Canterbury Commons I & II	236	350
Cedar Place	236	220
Friendship Manor	236	170
Riverfront Towers	Sect 8 New Const.	212
Southbrook Villa	Sect 8 New Const.	128
Moore Living Center	236/MSHDA	32
Oak Park Village	221(d)(4)	208
Moore Living Center	Section 8 New Const.	12
Capitol Commons	MSHDA/Section 8 New Construction	200
Capitol Park	Section 8 Sub Rehab	98
Hickory Woods	MSHDA/Section 8 New Construction	102

Capitol Manor	MSHDA/Rental Rehab/	
	Sec 8 Sub Rehab	66
Independence Square	202	20
Capitol Gardens	202	20
Edgewood Glen	MSHDA/Section 8/	
	Mod Rehab	50
Washington Woods	MSHDA/Section 8/	
	Handicap	12
Willow Vista	MSHDA/Section 8/	
	Mod Rehab	53
Woodview North	Section 8	51
Penfil Apts.	MSHDA/Rental Rehab	27
Ethel Apts.	MSHDA/Rental Rehab	9
	TOTAL	3893



The Lansing Housing Commission

310 Seymour, Lansing, MI 48933
(517) 487-6550

LANSING HOUSING COMMISSION

SCATTERED SITES

&

DEVELOPMENTS

PROJECT #'S

ADDRESS

BEDROOM SIZE

ZIP CODES

MANAGERS



An Equal Opportunity Employer

PROJECT#	DEVELOPMENT	ADDRESS	ZIP	MANAGER
58-12	FOREST ARBOR	2133 FOREST RD.	48910	WOODS
58-12	HOYT AVENUE	1904 HOYT	48910	WOODS
58-07	LAROF FROH	2400 RED RD.	48911	GONZALEZ
58-03	HILDEBRANDT PK	3122 TURNER	48906	WOODS
58-02	MT.VERNON PK	3338 N. WAVERLY	48906	MUSE
58-09	HOMEBUYERS	SCATTERED SITES		WOOD
58-10	S.WASHINGTON.	3200 S.WASH.		GOMEZ
58-06	OLIVER TOWERS	310 SEYMOUR		GOMEZ

SCATTERED SITES

D=DUPLEX

PROJECT #	ADDRESS	BEDROOMS	ZIP CODE	MANAGER
58-08	1248 ALLEN	3	48912	MUSE
58-08	1247 ALLEN	4	48912	MUSE
58-05	630 ARMSTRONG	3	48911	GONZALEZ
58-05	636 ARMSTRONG	3	48911	GONZALEZ
58-04	3213 AVALON	4	48911	MUSE
58-15	4730 BALLARD	3	48911	GONZALEZ
58-15	4132 BALMORAL	3	48911	GONZALEZ
58-15	4211 BALMORAL	3	48911	GONZALEZ
58-15	4212 BALMORAL	3	48911	GONZALEZ
58-15	4223 BALMORAL	2	48911	GONZALEZ
58-15	4237 BALMORAL	2	48911	GONZALEZ
58-15	4309 BALMORAL	2	48911	GONZALEZ
58-15	4331 BALMORAL	2	48911	GONZALEZ
58-15	4351 BALMORAL	3	48911	GONZALEZ
58-11 D	1001 BELAIRE	3	48910	WOODS
58-11 D	1003 BELAIRE	3	48910	WOODS
58-11 D	1007 BELAIRE	3	48910	WOODS
58-11 D	1009 BELAIRE	3	48910	WOODS
58-09	1023 BENCH	3	48912	WOODS
58-08	1025 BENCH	4	48912	MUSE
58-08	1124 BENCH	3	48912	MUSE
58-15	3508 BURCHFIELD	2	48910	GONZALEZ
58-08	3622 BURCHFIELD	3	48910	MUSE
58-09	3812 BURCHFIELD	3	48910	MUSE
58-15 D	506 N CHESTNUT	2	48933	GONZALEZ
58-15 D	508 N CHESTNUT	2	48933	GONZALEZ
58-08	4638 CHRISTIANSEN	4	48910	MUSE
58-08	4640 CHRISTIANSEN	3	48910	MUSE
58-08	4911 CHRISTIANSEN	3	48906	GONZALEZ
58-15	1317 CHRISTOPHER	2	48906	GONZALEZ
58-04	1338 CHRISTOPHER	5	48906	MUSE
58-05	2328 CLIFTON	4	48910	GONZALEZ
58-05	1449 COMFORT	3	48915	GONZALEZ
58-05	1501 COMFORT	3	48915	GONZALEZ
58-05	1507 COMFORT	3	48915	GONZALEZ
58-05	1513 COMFORT	3	48915	GONZALEZ
58-05	429 E. COMMUNITY	4	48906	MUSE
58-08	517 E. COMMUNITY	3	48906	GONZALEZ
58-08	537 E. COMMUNITY	4	48906	MUSE
58-08	541 E. COMMUNITY	3	48906	MUSE

SCATTERED SITES

PROJECT #	ADDRESS	BEDROOMS	ZIP CODE	MANAGER
58-05	6215 COOPER	3	48911	GONZALEZ
58-05	6264 COOPER	3	48911	GONZALEZ
58-05	6270 COOPER	3	48911	GONZALEZ
58-05	6309 COOPER	3	48911	GONZALEZ
58-05	6515 COOPER	3	48911	GONZALEZ
58-15	4206 COURTLAND	3	48911	GONZALEZ
58-15	4229 COURTLAND	2	48911	GONZALEZ
58-15	4300 COURTLAND	3	48911	GONZALEZ
58-15	4321 COURTLAND	3	48911	GONZALEZ
58-08	2840 CYNWOOD	3	48906	MUSE
58-05	306 DADSON	3	48911	GONZALEZ
58-05	308 DADSON	4	48911	GONZALEZ
58-05	314 DADSON	3	48911	GONZALEZ
58-05	400 DADSON	3	48911	GONZALEZ
58-11	6200 DAFT	3	48911	WOODS
58-08	935 DAKIN	4	48912	MUSE
58-08	1113 DAKIN	3	48912	MUSE
58-05	2109 DARBY	3	48906	GONZALEZ
58-05	2915 DELTA RIVER	3	48906	GONZALEZ
58-05	3021 DELTA RIVER	3	48906	GONZALEZ
58-08	310 DENVER	3	48910	MUSE
58-05	2531 DIER	3	48910	GONZALEZ
58-05	2609 DIER	3	48910	GONZALEZ
58-04	2225 DUNLAP	5	48911	MUSE
58-08	2511 DUNLAP	3	48911	MUSE
58-04	2600 DUNLAP	5	48911	MUSE
58-04	2607 DUNLAP	4	48911	MUSE
58-04	2615 DUNLAP	5	48911	MUSE
58-05	5800 DURWELL	3	48911	GONZALEZ
58-08	108 FAIRFIELD	3	48906	MUSE
58-08	114 FAIRFIELD	4	48906	MUSE
58-09	427 FAIRFIELD	3	48906	WOODS
58-08	512 FAIRFIELD	4	48906	MUSE
58-09	516 FAIRFIELD	3	48906	WOODS
58-11 D	319 FENTON	3	48910	WOODS
58-11 D	321 FENTON	3	48910	WOODS
58-11 D	323 FENTON	3	48910	WOODS
58-11 D	325 FENTON	3	48910	WOODS
58-15	1109 FERLEY	2	48911	GONZALEZ
58-15	1121 FERLEY	2	48911	GONZALEZ
58-05	2600 FIRESIDE	4	48910	GONZALEZ

SCATTERED SITES

D-DUPLEX PROJECT #	ADDRESS	BEDROOMS	ZIP CODE	MANAGER
58-05	2716 FIRESIDE	4	48910	GONZALEZ
58-08	616 S. FOSTER	4	48912	MUSE
58-08	412 W. FREDRICK	3	48906	MUSE
58-15 D	420 W. GENESEE	2	48933	GONZALEZ
58-15 D	422 W. GENESEE	2	48933	GONZALEZ
58-15 D	4025 GLENBURNE	2	48911	GONZALEZ
58-15 D	4027 GLENBURNE	2	48911	GONZALEZ
58-15 D	4151 GLENBURNE	2	48911	GONZALEZ
58-15 D	4153 GLENBURNE	2	48911	GONZALEZ
58-15 D	4217 GLENBURNE	2	48911	GONZALEZ
58-15 D	4219 GLENBURNE	2	48911	GONZALEZ
58-15	4248 GLENBURNE	3	48911	GONZALEZ
58-15 D	4307 GLENBURNE	2	48911	GONZALEZ
58-15 D	4309 GLENBURNE	2	48911	GONZALEZ
58-15	4312 GLENBURNE	2	48911	GONZALEZ
58-15 D	4327 GLENBURNE	2	48911	GONZALEZ
58-15 D	4329 GLENBURNE	2	48911	GONZALEZ
58-15	4330 GLENBURNE	3	48911	GONZALEZ
58-15 D	4341 GLENBURNE	2	48911	GONZALEZ
58-15 D	4343 GLENBURNE	2	48911	GONZALEZ
58-15	4405 GLENBURNE	3	48911	GONZALEZ
58-08	1125 GLENN	3	48915	MUSE
58-08	1717 GLENROSE	3	48915	MUSE
58-11 D	6101 GROVENBURG	3	48911	WOODS
58-11 D	6103 GROVENBURG	3	48911	WOODS
58-11 D	6113 GROVENBURG	3	48911	WOODS
58-11 D	6115 GROVENBURG	3	48911	WOODS
58-11 D	6119 GROVENBURG	3	48911	WOODS
58-11 D	6121 GROVENBURG	3	48911	WOODS
58-11 D	6127 GROVENBURG	3	48911	WOODS
58-11 D	6129 GROVENBURG	3	48911	WOODS
58-11 D	6201 GROVENBURG	3	48911	WOODS
58-11 D	6203 GROVENBURG	3	48911	WOODS
58-11 D	6209 GROVENBURG	3	48911	WOODS
58-11 D	6211 GROVENBURG	3	48911	WOODS
58-11 D	6215 GROVENBURG	3	48911	WOODS
58-11 D	6217 GROVENBURG	3	48911	WOODS
58-05	5716 HAAG RD.	3	48911	GONZALEZ
58-11 D	6036 HAAG RD.	3	48911	WOODS
58-11 D	6038 HAAG RD.	3	48911	WOODS

SCATTERED SITES

D=DUPLEX
PROJECT#

ADDRESS

BEDROOMS

ZIP CODE

MANAGERS

PROJECT#	ADDRESS	BEDROOMS	ZIP CODE	MANAGERS
58-11 D	6044 HAAG RD			
58-11 D	6048 HAAG RD.	3	48911	WOODS
58-11 D	6050 HAAG RD.	3	48911	WOODS
58-09	604 S. HAYFORD	4	48912	WOODS
58-08	610 S. HAYFORD	3	48912	MUSE
58-09	622 S. HAYFORD	4	48912	WOODS
58-08	636 S. HAYFORD	3	48912	MUSE
58-08	640 S. HAYFORD	4	48912	MUSE
58-08	644 S. HAYFORD	3	48912	MUSE
58-04	2418 HERRICK	5	48911	MUSE
58-15 D	1125 HICKORY/JONES	2	48912	GONZALEZ
58-15 D	1127 HICKORY/JONES	2	48912	GONZALEZ
58-15 D	1218 N. HIGH	2	48906	GONZALEZ
58-15 D	1220 N. HIGH	2	48906	GONZALEZ
58-15 D	1518 N. HIGH	2	48906	GONZALEZ
58-15 D	1520 N. HIGH	2	48906	GONZALEZ
58-15	1559 N. HIGH	2	48906	GONZALEZ
58-15	1636 N. HIGH	3	48906	GONZALEZ
58-11	6400 HILLIARD	3	48911	WOODS
58-04	1401 W. HILLSDALE	3	48915	MUSE
58-05	124 E. HOWE	4	48906	GONZALEZ
58-15	4520 HUGHES	2	48910	GONZALEZ
58-04	315 W. HYLEWOOD	5	48906	MUSE
58-04	319 W. HYLEWOOD	5	48906	MUSE
58-04	422 W. HYLEWOOD	5	48906	MUSE
58-08	1724 IRVINGTON	4	48910	MUSE
58-15	700 JESSOP	2	48910	GONZALEZ
58-15	1738 W. JOLLY RD.	2	48910	GONZALEZ
58-11 D	3409 W. JOLLY RD.	3	48910	WOODS
58-11 D	3415 W. JOLLY RD.	3	48910	WOODS
58-11	3419 W. JOLLY RD.	3	48910	WOODS
58-11	3423 W. JOLLY RD.	3	48911	WOODS
58-15	3517 W. JOLLY RD.	3	48911	GONZALEZ
58-15	3525 W. JOLLY RD.	2	48911	GONZALEZ
58-09	1141 S. LATHROP	4	48912	WOODS
58-09	1218 S. LATHROP	3	48912	WOODS
58-09	1242 S. LATHROP	3	48912	WOODS
58-08	1246 S. LATHROP	4	48912	MUSE

SCATTER SITES

D=DUPLEX PROJECT	ADDRESS	BEDROOMS	ZIP CODE	MANAGER
58-08	1020 LESLIE	3	48912	MUSE
58-08	1100 LESLIE	3	48912	MUSE
58-08	1116 LESLIE	3	48912	MUSE
58-09	1117 LESLIE	3	48912	WOODS
58-08	1118 LESLIE	3	48912	MUSE
58-08	1125 LESLIE	3	48912	MUSE
58-08	1128 LESLIE	3	48912	MUSE
58-08	1135 LESLIE	3	48912	MUSE
58-08	1141 LESLIE	3	48912	MUSE
58-08	1143 LESLIE	3	48912	MUSE
58-08	1223 LESLIE	3	48912	MUSE
58-08	1229 LESLIE	3	48912	MUSE
58-15	4220 LOCHINVER	2	48911	MUSE
58-15	1405 N. LOGAN	2	48915	GONZALEZ
58-08	4106 LOWCROFT	3	48910	MUSE
58-08	405 N. MAGNOLIA	3	48912	MUSE
58-08	407 N. MAGNOLIA	3	48912	MUSE
58-08	528 S. MAGNOLIA	4	48912	MUSE
58-08	3207 MALONEY	3	48911	MUSE
58-15	527 MAPLE	2	48906	GONZALEZ
58-08	500 MIFFLIN	3	48912	MUSE
58-09 200	516 MIFFLIN	3	48912	WOODS
58-11 D	902 W. MILLER	3	48911	WOODS
58-11 D	904 W. MILLER	3	48911	WOODS
58-11 D	908 W. MILLER	3	48911	WOODS
58-11 D	910 W. MILLER	3	48911	WOODS
58-11 D	1610 W. MILER	3	48911	WOODS
58-11 D	1612 W. MILLER	3	48911	WOODS
58-15	1529 NEW YORK	2	48906	GONZALEZ
58-15	2701 NEWARK	2	48911	GONZALEZ
58-15	2707 NEWARK	2	48911	GONZALEZ
58-15	2715 NEWARK	2	48911	GONZALEZ
58-05	121 NORTHRUP	3	48911	GONZALEZ
58-05	127 NORTHRUP	3	48911	GONZALEZ
58-05	201 NORTHRUP	3	48911	GONZALEZ
58-15	1108 ONTARIO	2	48915	GONZALEZ

SCATTERED SITES

D=DUPLEX

PROJECT #	ADDRESS	BEDROOMS	ZIP CODE	MANAGER
58-05	5009 PALMER	3	48910	GONZALEZ
58-08	1200 PARKVIEW	3	48912	MUSE
58-08	1202 PARKVIEW	4	48912	MUSE
58-15 D	811 N. PENN.	2	48906	GONZALEZ
58-15 D	813 N. PENN.	2	48906	GONZALEZ
58-08	14375 PERKINS	3	48912	MUSE
58-15	5840 PHEASANT	2	48911	MUSE
58-15	5603 PICARDY	3	48911	GONZALEZ
58-15	5852 PICARDY	2	48911	GONZALEZ
58-15	2400 POLLARD	2	48911	GONZALEZ
58-08	1231 REGENT	3	48912	MUSE
58-08	1235 REGENT	4	48912	MUSE
58-08	1239 REGENT	3	48912	MUSE
58-05	6923 RICHARD RD.	4	48911	GONZALEZ
58-05	6929 RICHARD RD.	3	48911	GONZALEZ
58-05	6935 RICHARD RD.	3	48911	GONZALEZ
58-05	6941 RICHARD RD.	4	48911	GONZALEZ
58-04	1447 ROBERTSON	4	48915	MUSE
58-04	1503 ROBERTSON	4	48915	MUSE
58-15	1507 ROBERTSON	2	48915	GONZALEZ
58-08	1553 ROOSEVELT	3	48915	MUSE
58-05	6332 ROSEDALE	4	48911	GONZALEZ
58-09	1509 ROSELAWN	4	48915	WOODS
58-05	5801 SCHAFER	3	48911	GONZALEZ
58-11	6055 SCHAFER	3	48911	WOODS
58-11	6061 SCHAFER	3	48911	WOODS
58-15	3025 SHEFFER	2	48906	GONZALEZ
58-15	2101 SHEFFER	3	48906	GONZALEZ
58-08	1009 SHEPARD	3	48912	MUSE
58-08	1013 SHEPARD	3	48912	MUSE
58-08	1027 SHEPARD	3	48912	MUSE
58-08	1031 SHEPARD	3	48912	MUSE
58-08	1131 SHEPARD	4	48912	MUSE
58-08	1207 SHEPARD	3	48912	MUSE
58-09	1211 SHEPARD	4	48912	WOODS
58-05	6519 SOMMERSET	4	48911	GONZALEZ
58-05	6523 SOMMERSET	4	48911	GONZALEZ
58-11 D	6063 SOUTHBROOK	3	48911	WOODS
58-11 D	6065 SOUTHBROOK	3	48911	WOODS
58-05	3107 STABLER	4	48910	GONZALEZ
58-04	5018 STARR	5	48910	MUSE
58-04	5022 STARR	5	48910	MUSE

SCATTERED SITES

D=DUPLEX

PROJECT #	ADDRESS	BEDROOMS	ZIP CODE	MANAGER
58-05	3108 TECUMSEH	4	48906	GONZALEZ
58-05	4900 TENNY	4	48910	GONZALEZ
58-15	2212 TURNER	3	48906	GONZALEZ
58-15	2220 TURNER	3	48906	GONZALEZ
58-15	6020 VALENCIA	2	48911	GONZALEZ
58-05	3121 VIKING	3	48911	MUSE
58-15	942 VINCENT CT.	2	48910	GONZALEZ
58-15	944 VINCENT CT.	2	48910	GONZALEZ
58-05	2601 WABASH	4	48910	GONZALEZ
58-05	2613 WABASH	4	48910	GONZALEZ
58-11	5018 S. WASH.	3	48910	WOODS
58-11	5024 S. WASH.	3	48910	WOODS
58-05	6267 S. WASH.	3	48911	GONZALEZ
58-05	6405 S. WASH.	4	48911	GONZALEZ
58-15 D	5325 S. WAVERLY	2	48911	GONZALEZ
58-15 D	5327 S. WAVERLY	2	48911	GONZALEZ
58-15 D	5419 S. WAVERLY	2	48911	GONZALEZ
58-15 D	5421 S. WAVERLY	2	48911	GONZALEZ
58-15	2700 WESTBURY	3	48906	GONZALEZ
58-05	3309 WESTMONT	4	48906	GONZALEZ
58-05	3315 WESTMONT	4	48906	MUSE
58-15	1217 WHYTE	2	48906	GONZALEZ
58-15	1223 WHYTE/VERMONT	2	48906	GONZALEZ
58-05	1216 WIELAND	3	48906	GONZALEZ
58-05	3619 WILDWOOD	3	48910	GONZALEZ
58-05	3013 YOUNG	4	48906	GONZALEZ
58-05	3111 YOUNG	4	48906	GONZALEZ
58-05	3210 YOUNG	4	48906	GONZALEZ